### UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

### FORM 10-D

# ASSET-BACKED ISSUER Distribution Report Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

For the monthly distribution period from November 1, 2007 to November 30, 2007

Commission File Number of issuing entity: 333-141948-01
BA MASTER CREDIT CARD TRUST II

(Exact name and issuing entity as specified in its charter)
(Issuer of the Certificates)

Commission File Number of depositor: 333-141948 **BA CREDIT CARD FUNDING, LLC**(Exact name of depositor as specified in its charter)

### FIA CARD SERVICES, NATIONAL ASSOCIATION

(Exact name of sponsor as specified in its charter)

#### **Delaware**

(State or other jurisdiction of incorporation or organization of the issuing entity)

c/o BA Credit Card Funding, LLC
214 North Tryon Street
Charlotte, NC 28255
(Address of principal executive offices of issuing entity)

(704) 683-4915

(Telephone number, including area code)

<u>N/A</u>

(I.R.S. Employer Identification No.)

N/A

(Former name, former address, if changed since last report)

Each class of Certificates to which this report on Form 10-D relates is reporting in accordance with Section 15(d) of the Securities Exchange Act of 1934. The title of each class of Certificates to which this report on Form 10-D relates is set forth in Exhibit 99.1 hereto.

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes XNo \_\_

### PART I – DISTRIBUTION INFORMATION

ITEM 1 - Distribution and Pool Performance Information.

Response to Item 1 is set forth in Exhibits 99.

PART II – OTHER INFORMATION

ITEM 8 – Other Information.

NOTHING TO REPORT.

ITEM 9 – Exhibits.

ITEM 9.01 (c). Exhibits.

The following are filed as Exhibits to this Report under Exhibit 99:

99.1.	Series 1997-B Certificateholders' Statement for the month ended November 30, 2007.
99.2.	Series 1998-E Certificateholders' Statement for the month ended November 30, 2007.
99.3.	Series 1999-B Certificateholders' Statement for the month ended November 30, 2007.
99.4.	Series 1999-J Certificateholders' Statement for the month ended November 30, 2007.
99.5.	Series 2000-E Certificateholders' Statement for the month ended November 30, 2007.
99.6.	Series 2000-H Certificateholders' Statement for the month ended November 30, 2007.
99.7.	Series 2001-B Certificateholders' Statement for the month ended November 30, 2007.

### SIGNATURES

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

Dated: December 17, 2007

## BA MASTER CREDIT CARD TRUST II (Issuing Entity)

FIA CARD SERVICES, NATIONAL ASSOCIATION (Servicer)

By: Elizabeth S. Brie

Name: Elizabeth S. Buie Title: Senior Vice President **Exhibit 99.1**CLASS A CUSIP 55262TCB7
CLASS B CUSIP 55262TCC5

### MONTHLY CERTIFICATEHOLDERS' STATEMENT

#### **SERIES 1997-B**

### BA CREDIT CARD FUNDING, LLC

#### BA MASTER CREDIT CARD TRUST II

### MONTHLY PERIOD ENDING NOVEMBER 30, 2007

The information which is required to be prepared with respect to the Distribution Date of December 17, 2007, and with respect to the performance of the Trust during the month of November, 2007 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Second Amended and Restated Pooling and Servicing Agreement.

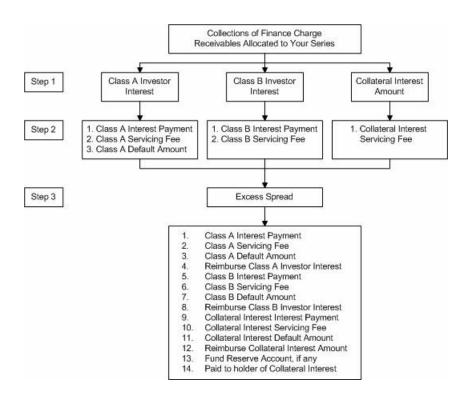
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 1997-B Supplement to the Second Amended and Restated Pooling and Servicing Agreement relating to the Collateral Certificate Included in Exhibit 4.1 to FIA's Form 8-K filed with the SEC on May 14, 1997

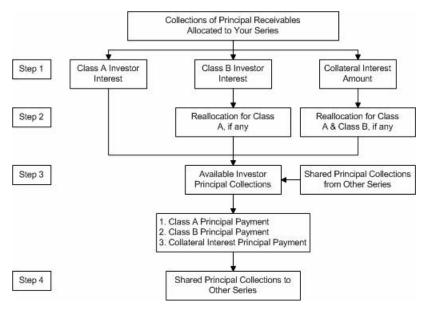
Second Amended and Restated Pooling and Servicing Agreement dated as of October 20, 2006 Included in BA CREDIT CARD FUNDING, LLC Form 8-K filed with the SEC on October 20, 2006

A. In accordance with <a href="Article IV">Article IV</a> of the Second Amended and Restated Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Second Amended and Restated Pooling and Servicing Agreement and the Series 1997-B Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



### **Allocations of Collections of Principal Receivables**



- B. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
  - The amount of distribution in respect of Class A Monthly Principal

	2.		e amount of distribution in respect of Class B nthly Principal	\$	0.000000
				Φ	0.00000
	3.		amount of distribution in respect of Class C nthly Principal	\$	0.000000
	4.		e amount of distribution in respect of Class A nthly Interest	\$	4.277227
	5.		amount of distribution in respect of Class A aciency Amounts	\$	0.000000
	6.		amount of distribution in respect of Class A ditional Interest	\$	0.000000
	7.		e amount of distribution in respect of Class B nthly Interest	\$	4.446116
	8.		amount of distribution in respect of Class B iciency Amounts	\$	0.000000
	9.		amount of distribution in respect of Class B ditional Interest	\$	0.000000
	10.		e amount of distribution in respect of Class C nthly Interest	\$	4.979449
	11.		amount of distribution in respect of Class C iciency Amounts	\$	0.000000
	12.		amount of distribution in respect of Class C litional Interest	\$	0.000000
C.	Info	rmati	ion Regarding the Performance of the Trust		
	1.	<u>Coll</u>	lection 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	\$	131,175,190.68
		(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	¢	11 574 277 42
			Certificates	\$	11,574,277.42
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class C Interest	\$	11,574,277.42
			-		
	2.	<u>Prin</u>	cipal 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	\$	92,305,179,766.75
		<i>(</i> 1.)		<del>*</del>	,- · · · · · · · · · · · · · · · · · · ·
		(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-B as of the end of the day on		
			the last day of the related Monthly Period	\$	1,000,000,000.00

(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$	1,000,000,000.00
	-	Ψ	1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	850,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Class C Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Class C Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	November 1, 2007 through November 30, 200	7	1.09%
(k)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period		0.075
(m)	The Class C Floating Allocation with respect to the related Monthly Period	_	0.075
(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 Class C Fixed Allocation with respect to the related Monthly Period	_	N/A

### 3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1997-O	420,564,473.97
Total	\$ 420,564,473.97

### 4. <u>Delinquent Balances</u>

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:

			Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.72%	\$ 1,606,849,590.77
	(b)	60 - 89 days:	1.18%	\$ 1,110,607,762.84
	(c)	90 - 119 days:	0.93%	\$ 874,750,019.76
	(d)	120 - 149 days:	0.84%	\$ 785,112,171.48
	(e)	150 - 179 days:	0.86%	\$ 803,174,778.37
	(f)	180 – or more days:	0.00%	\$ 3,143,622.65
		Total:	5.53%	\$ 5,183,637,945.87
5.	<u>In</u>	vestor Default Amount		
	(a)	The Aggregate Investor the related Monthly Per		\$ 4,547,306.88
	(b)	The Class A Investor D the related Monthly Per		\$ 3,865,211.08
	(c)	The Class B Investor D the related Monthly Per		\$ 341,047.90
	(d)	The Class C Default An Monthly Period	mount for the related	\$ 341,047.90
6.	<u>In</u>	vestor Charge Offs		
	(a)	The aggregate amount of Charge Offs for the relationship.		\$ 0.00
	(b)	The aggregate amount of Charge Offs set forth in \$1,000 of original certicamount	n 6 (a) above per	\$ 0.00
	(c)	The aggregate amount of Charge Offs for the relationship.		\$ 0.00
	(d)	The aggregate amount of Charge Offs set forth in \$1,000 of original certificamount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount of Charge Offs for the relationship.		\$ 0.00

(f)	The aggregate amount of Class C Investor Charge Offs set forth in 6 (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 6 (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 6 (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 Class C Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Class C Investor Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 885,416.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 78,125.00
(c)	The amount of the Class C Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 78,125.00
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 625,000.00
	llocations	,
(a)	The amount of Reallocated Class C Principal Collections with respect to this Distribution Date	\$ 0.00

7.

8.

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
			Ф	0.00
	(c)	The Class C Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
	(d)	The Class C Adjusted Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	850,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	850,000,000.00
9.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	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 to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
	(e)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$	0.00
10.	Res	erve Account		
	(a)	The Reserve Draw Amount on the related Transfer Date	\$	0.00
	(b)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
	(c)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as		
		Class A Available Funds	\$	0.00

	(d)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00
11.	Ava	<u>ilable Funds</u>	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 13,398,885.94
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,182,254.21
	(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,182,254.21
12.	Call	lection of Finance Charge Receivables	
12.	(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, allocated	
		in respect of the Class A Certificates	\$ 13,930,135.94
	(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	\$ 1,229,129.21
	(c)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class C Interests	\$ 1,229,129.21
13.	<u>Por</u>	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	 14.21%
	(b)	The Portfolio Adjusted Yield	 6.38%
I.IE	OR F	Determinations	
LIE	_	ates for the Interest Period of vember 15, 2007 to December 16, 2007:	 4.65188%

FIA CARD SERVICES, NATIONAL ASSOCIATION, Servicer

By: Catrac & Class

Name: Patricia K. Clarke

D.

**Title: Vice President** 

**Exhibit 99.1**CLASS A CUSIP 55262TDK6
CLASS B CUSIP 55262TDL4

### MONTHLY CERTIFICATEHOLDERS' STATEMENT

#### **SERIES 1998-E**

### BA CREDIT CARD FUNDING, LLC

#### BA MASTER CREDIT CARD TRUST II

### **MONTHLY PERIOD ENDING NOVEMBER 30, 2007**

The information which is required to be prepared with respect to the Distribution Date of December 17, 2007, and with respect to the performance of the Trust during the month of November, 2007 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Second Amended and Restated Pooling and Servicing Agreement.

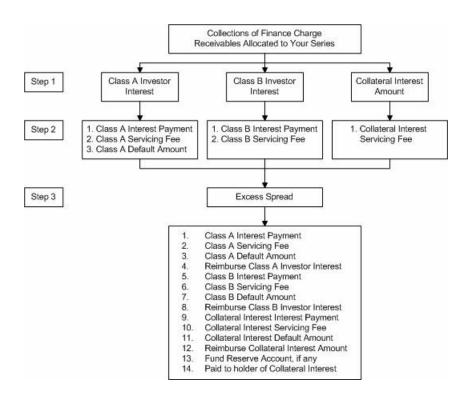
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 1998-E Supplement to the Second Amended and Restated Pooling and Servicing Agreement relating to the Collateral Certificate Included in Exhibit 4.1 to FIA's Form 8-K filed with the SEC on October 14, 1998

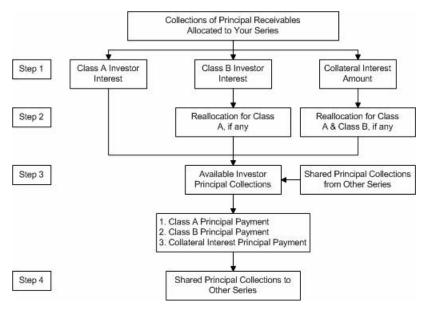
Second Amended and Restated Pooling and Servicing Agreement dated as of October 20, 2006 Included in BA CREDIT CARD FUNDING, LLC Form 8-K filed with the SEC on October 20, 2006

A. In accordance with <u>Article IV</u> of the Second Amended and Restated Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Second Amended and Restated Pooling and Servicing Agreement and the Series 1998-E Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



### **Allocations of Collections of Principal Receivables**



- B. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
  - The amount of distribution in respect of Class A
     Monthly Principal

	2.	The amount of distribution in respect of Class B Monthly Principal		
		Monthly Finicipal	\$	0.000000
	3.	The amount of distribution in respect of Collateral Monthly Principal	\$	0.000000
	4.	The amount of distribution in respect of Collateral Minimum Monthly Interest	\$	5.500000
	5.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	\$	0.000000
C.		ormation Regarding the current Monthly Accumulat ount (Stated on the Basis of \$1,000 Original Certifi		
	1.	The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$	4.788889
	2.	The amount of the current monthly accumulation in respect of Class A Deficiency Amounts	\$	0.000000
	3.	The amount of the current monthly accumulation in respect of Class A Additional Interest	\$	0.000000
	4.	The amount of the current monthly accumulation in respect of Class B Monthly Interest	\$	4.953333
	5.	The amount of the current monthly accumulation in respect of Class B Deficiency Amounts	\$	0.000000
	6.	The amount of the current monthly accumulation in respect of Class B Additional Interest	\$	0.000000
D.	Info	rmation Regarding the Current Quarterly Interest	Distribution.	
	1.	The total amount of distribution from the Interest Funding Account	\$	0.00
	2.	The amount of the current quarterly interest distribution in respect of Class A	\$	0.00
	3.	The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount	\$	0.000000
	4.	The amount of the current quarterly interest distribution in respect of Class B	\$	0.00
	5.	The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate		
		principal amount	\$	0.000000

### E. 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	ø	115 742 017 17
			\$	115,742,816.17
	(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	\$	10,216,231.63
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	10,216,231.63
2.	<u>Prir</u>	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	\$	92,305,179,766.75
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period	\$	882,400,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-E as of the end of the day on the last day of the related		
		Monthly Period	\$	882,400,000.00
	(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	\$	750,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	750,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	66,200,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly Period	\$	66,200,000.00
	(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last	•	(( <b>2</b> 00 5
		day of the related Monthly Period	\$	66,200,000.00

(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 related Monthly	•	<i>(</i> ( <b>2 2 2 3 3 3 3 3 3 3 3 3 3</b>
	Period -	\$	66,200,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	November 1, 2007 through November 30, 200	7	0.96%
(k)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period		0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075
(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
<u>Sha</u>	red Principal Collections		
	aggregate amount Shared Principal lections allocated to:		
1. S	eries 1997-O		420,564,473.97
Tota	al _	\$	420,564,473.97

### 4. <u>Delinquent Balances</u>

**3.** 

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:

		Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
(a)	30 - 59 days:	1.72%	\$ 1,606,849,590.77
(b)	60 - 89 days:	1.18%	\$ 1,110,607,762.84
(c)	90 - 119 days:	0.93%	\$ 874,750,019.76
(d)	120 - 149 days:	0.84%	\$ 785,112,171.48
(e)	150 - 179 days:	0.86%	\$ 803,174,778.37
(f)	180 – or more days:	0.00%	\$ 3,143,622.65
	Total:	5.53%	\$ 5,183,637,945.87

### 5. <u>Investor Default Amount</u>

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$	4,012,543.78
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$	3,410,480.36
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$	301,031.71
	(d)	The Collateral Default Amount for the related Monthly Period	\$	301,031.71
6.	Inve	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 6 (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 Offs set forth in 6 (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 6 (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 6 (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 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution	\$	0.00
		Date	Ф	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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
7.	Inve	estor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 781,250.01
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 68,958.33
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 68,958.33
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 551,500.00
8.	Rea	<u>llocations</u>	
	(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 Amount as of the close of business on this Distribution Date	\$ 66,200,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date	\$ 66,200,000.00
	(e)	The Class B Investor Interest as of the close of business on the Distribution Date	\$ 66,200,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on the Distribution Date	\$ 66,200,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 750,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 750,000,000.00

### 9. Principal Funding Account

(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	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 to be treated as Class A Available Funds	\$	0.00
(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	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
	(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
	(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
(f)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
<u>Inte</u>	erest Funding Account		
(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	7,716,667.88
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$	3,591,666.67
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	<u>    \$</u>	327,910.67
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$	8,714.27

### 11. Available Funds

10.

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date

		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,043,537.50
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,043,537.50
	12.	Coll	ection of Finance Charge Receivables		
		(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$	12 300 009 37
		(1-)		<u> </u>	12,300,009.37
		(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$	1,084,912.50
		(c)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	1,084,912.50
	13.	Por	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		14.22%
		(b)	The Portfolio Adjusted Yield		6.25%
F.	Flo	ating	Rate Determinations		
			ates for the related Interest Period:		5.0405007
	Cla	ss A a	and Class B determination -	_	5.24250%

FIA CARD SERVICES, NATIONAL ASSOCIATION, Servicer

By:

Name: Patricia K. Clarke Title: Vice President **Exhibit 99.1**CLASS A CUSIP 55262TEB5
CLASS B CUSIP 55262TEC3

### MONTHLY CERTIFICATEHOLDERS' STATEMENT

#### **SERIES 1999-B**

### BA CREDIT CARD FUNDING, LLC

#### BA MASTER CREDIT CARD TRUST II

### **MONTHLY PERIOD ENDING NOVEMBER 30, 2007**

The information which is required to be prepared with respect to the Distribution Date of December 17, 2007, and with respect to the performance of the Trust during the month of November, 2007 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Second Amended and Restated Pooling and Servicing Agreement.

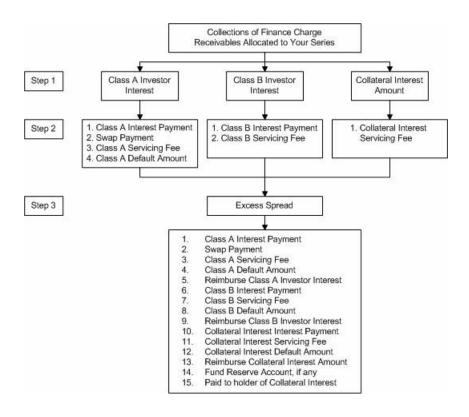
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 1999-B Supplement to the Second Amended and Restated Pooling and Servicing Agreement relating to the Collateral Certificate Included in Exhibit 4.2 to FIA's Form 8-K filed with the SEC on May 17, 1999

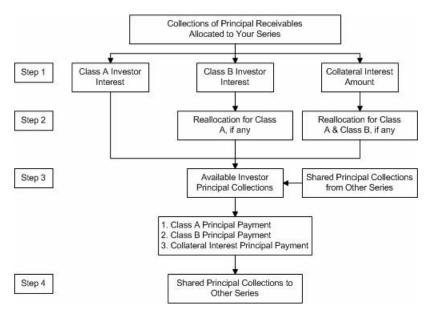
Second Amended and Restated Pooling and Servicing Agreement dated as of October 20, 2006 Included in BA CREDIT CARD FUNDING, LLC Form 8-K filed with the SEC on October 20, 2006

A. In accordance with <u>Article IV</u> of the Second Amended and Restated Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Second Amended and Restated Pooling and Servicing Agreement and the Series 1999-B Supplement previously filed by the Registrant with the SEC.

**Allocations of Collections of Finance Charge Receivables** 



### **Allocations of Collections of Principal Receivables**



- B. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
  - 1. The amount of distribution in respect of Class A Monthly Principal

2.	The amount of distribution in respect of Class B Monthly Principal	\$	0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$	0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$	4.916667
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$	0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$	0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$	5.166667
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$	0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$	0.000000
10.	The amount of distribution in respect of Collateral Minimum Monthly Interest	\$	5.541667
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest  rmation Regarding the Performance of the Trust	\$	0.000000
1.90	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	\$	98,381,400.08
	(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	<u></u> \$	8,680,715.30
	(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	8,680,715.30
2.	Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral	\$	8,680,715.30
2.	Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	<u>\$</u>	8,680,715.30 92,305,179,766.75
2.	Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  Principal Receivables in the Trust  (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly		

*C*.

(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-B as of the end of the 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	\$	637,500,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	637,500,000.00
(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	\$	56,250,000.00
(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	\$	56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$	56,250,000.00
(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 related Monthly Period	\$	56,250,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	November 1, 2007 through November 30, 200	)7	0.82%
(k)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	_	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	_	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	_	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	_	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	_	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	_	N/A

### 3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1997-O	420,564,473.97
Total	\$ 420,564,473.97

### 4. <u>Delinquent Balances</u>

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:

			Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.72%	\$ 1,606,849,590.77
	(b)	60 - 89 days:	1.18%	\$ 1,110,607,762.84
	(c)	90 - 119 days:	0.93%	\$ 874,750,019.76
	(d)	120 - 149 days:	0.84%	\$ 785,112,171.48
	(e)	150 - 179 days:	0.86%	\$ 803,174,778.37
	(f)	180 – or more days:	0.00%	\$ 3,143,622.65
		Total:	5.53%	\$ 5,183,637,945.87
5.	<u>Inv</u>	vestor Default Amount		
	(a)	The Aggregate Investo the related Monthly Pe		\$ 3,410,480.86
	(b)	The Class A Investor I the related Monthly Pe		\$ 2,898,908.54
	(c)	The Class B Investor I the related Monthly Pe		\$ 255,786.16
	(d)	The Collateral Default related Monthly Period		\$ 255,786.16
6.	Inv	estor Charge Offs		
	(a)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount Charge Offs set forth ir \$1,000 of original certi	n 6 (a) above per	
		amount	_	\$ 0.00
	(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth in \$1,000 of original certiamount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount Offs for the related Mo		\$ 0.00
	(f)	The aggregate amount Offs set forth in 6 (e) a original certificate prin	bove per \$1,000 of	\$ 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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this 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	\$ 664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 58,593.75
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 468,750.00
Rea	allocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B	

7.

8.

	(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$	56,250,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$	56,250,000.00
	(e)	The Class B Investor Interest as of the close	Ψ	20,220,000.00
	(0)	of business on this Distribution Date	\$	56,250,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$	56,250,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	637,500,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	637,500,000.00
9.	<u>Coll</u>	lection of Finance Charge Receivables		
	(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$	10,879,340.52
	(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$	921,847.41
	( )		Ф	921,047.41
	(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	\$	921,847.41
10.	<u>Pri</u>	ncipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to		
		withdrawals)	\$	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 to be treated as	Ф	0.00
		Class A Available Funds	\$	0.00

	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
11.	Res	erve Account	
	(a)	The Reserve Draw Amount on the related Transfer Date	\$ 0.00
	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(d)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
12.	Swa	p Reserve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$ 0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
13.	Sxx	ap Cash Flows	
13.			
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$ 431,737.67
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
14.	Ava	ailable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 10,480,903.02
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 886,691.16
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 886,691.16
15.	<u>Por</u>	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	 14.21%
	(b)	The Portfolio Adjusted Yield	 6.33%
	. /	- -	 

Cou	nterparty		
1.	Has the Interest Reserve Account been established?		No
2.	Has the Interest Reserve Account been funded?		No
3.	The aggregate amount of funds withdrawn from the Interest Reserve Account, if any	\$	0.00
4.	How any funds withdrawn from the Interest Reserve Account were utilized		
	N/A		
5.	Has the Interest Rate Swap been terminated?		No
	FIA CARD SERVICES, ASSOCIATION, Servicer	, NATIONAL	

D. Information Regarding the Status of the Interest Rate Swap and the Swap

Name: Patricia K. Clarke Title: Vice President **Exhibit 99.1**CLASS A CUSIP 55262TEU3
CLASS B CUSIP 55262TEV1

### MONTHLY CERTIFICATEHOLDERS' STATEMENT

#### **SERIES 1999-J**

### BA CREDIT CARD FUNDING, LLC

#### BA MASTER CREDIT CARD TRUST II

### **MONTHLY PERIOD ENDING NOVEMBER 30, 2007**

The information which is required to be prepared with respect to the Distribution Date of December 17, 2007, and with respect to the performance of the Trust during the month of November, 2007 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Second Amended and Restated Pooling and Servicing Agreement.

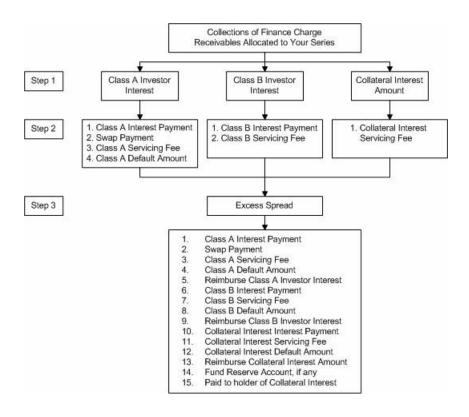
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 1999-J Supplement to the Second Amended and Restated Pooling and Servicing Agreement relating to the Collateral Certificate Included in Exhibit 4.2 to FIA's Form 8-K filed with the SEC on November 12, 1999

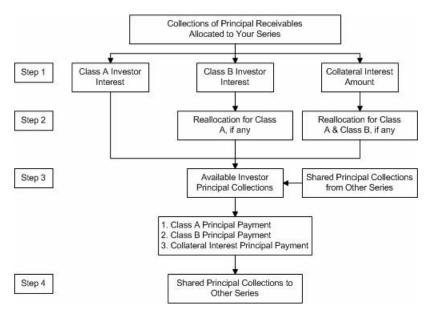
Second Amended and Restated Pooling and Servicing Agreement dated as of October 20, 2006 Included in BA CREDIT CARD FUNDING, LLC Form 8-K filed with the SEC on October 20, 2006

A. In accordance with <u>Article IV</u> of the Second Amended and Restated Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Second Amended and Restated Pooling and Servicing Agreement and the Series 1999-J Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



### **Allocations of Collections of Principal Receivables**



- B. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
  - 1. The amount of distribution in respect of Class A Monthly Principal

2.	The amount of distribution in respect of Class B Monthly Principal	\$	0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal		0.000000
4.	The amount of distribution in respect of Class A Monthly Interest		5.833333
5.	The amount of distribution in respect of Class A Deficiency Amounts		0.000000
6.	The amount of distribution in respect of Class A Additional Interest		0.000000
7.	The amount of distribution in respect of Class B Monthly Interest		6.166667
8.	The amount of distribution in respect of Class B Deficiency Amounts		0.000000
9.	The amount of distribution in respect of Class B Additional Interest		0.000000
10.	. The amount of distribution in respect of Collateral Minimum Monthly Interest		6.541667
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	\$	0.000000
1njo	rmation Regarding the Performance of the Trust  Collection of Principal Receivables		
1.	(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	\$	131,175,190.68
	(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	\$	11,574,277.42
	(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	11,574,277.42
2.	Principal Receivables in the Trust		
	(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period		92,305,179,766.75
	(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-J as of the end of the day on the last day of the related Monthly Period	\$	1,000,000,000.00

*C*.

(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-J as of the end of the day on the last day of the related Monthly Period	\$	1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	850,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(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 related Monthly Period	\$	75,000,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	November 1, 2007 through November 30, 200	)7	1.09%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	_	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	_	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	_	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	_	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	_	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	_	N/A

### 3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1997-O		420,564,473.97	
Total	<u> </u>	420,564,473.97	

### 4. <u>Delinquent Balances</u>

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:

			Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.72%	\$ 1,606,849,590.77
	(b)	60 - 89 days:	1.18%	\$ 1,110,607,762.84
	(c)	90 - 119 days:	0.93%	\$ 874,750,019.76
	(d)	120 - 149 days:	0.84%	\$ 785,112,171.48
	(e)	150 - 179 days:	0.86%	\$ 803,174,778.37
	(f)	180 – or more days:	0.00%	\$ 3,143,622.65
		Total:	5.53%	\$ 5,183,637,945.87
5.	<u>Inv</u>	restor Default Amount		
	(a)	The Aggregate Investo the related Monthly Pe		\$ 4,547,306.88
. /		The Class A Investor I the related Monthly Pe		\$ 3,865,211.08
	(c)	The Class B Investor D the related Monthly Pe		\$ 341,047.90
	(d)	The Collateral Default related Monthly Period		\$ 341,047.90
6. <u>Investor Charge Offs</u>				
	<ul> <li>(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period</li> <li>(b) The aggregate amount of Class A Investor Charge Offs set forth in 6 (a) above per \$1,000 of original certificate principal amount</li> <li>(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period</li> </ul>			\$ 0.00
			\$ 0.00	
			\$ 0.00	
	(d)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount of Offs for the related Mo		\$ 0.00

(f)	The aggregate amount of Collateral Charge Offs set forth in 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 885,416.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 78,125.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 78,125.00
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 625,000.00
Rea	<u>allocations</u>	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this	
	Distribution Date	\$ 0.00

7.

8.

	(b)	Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$ 75,000,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$ 75,000,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 75,000,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 75,000,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 850,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 850,000,000.00
9.	<u>Coll</u>	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$ 15,197,142.16
	(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$ 1,229,129.21
	(c)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 1,229,129.21
10.	<u>Prii</u>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

(b) The amount of Reallocated Class B

	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
11.	Res	erve Account		
	(a)	The Reserve Draw Amount on the related Transfer Date	\$	0.00
	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
	(d)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
	_		Ψ	0.00
12.		p Reserve Fund		
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$	0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
13.	Swa	ıp Cash Flows		
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	1,267,006.22
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
14.	Ava	ailable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	14,665,892.16
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,182,254.21
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,182,254.21
1-	ъ	46 P - 37 L1		
15.		tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period	-	14.21%

D.		rmation Regarding the Status of the Interest Rate Swa nterparty	ap and	the Swap
	1.	Has the Interest Reserve Account been established?		No
	2.	Has the Interest Reserve Account been funded?	-	No
	3.	The aggregate amount of funds withdrawn from the Interest Reserve Account, if any	\$	0.00
	4.	How any funds withdrawn from the Interest Reserve Account were utilized		

(b) The Portfolio Adjusted Yield

N/A

5.

FIA CARD SERVICES, NATIONAL ASSOCIATION, Servicer

6.05%

No

Has the Interest Rate Swap been terminated?

Name: Patricia K. Clarke Title: Vice President **Exhibit 99.1**CLASS A CUSIP 55262TFJ7
CLASS B CUSIP 55262TFK4

### MONTHLY CERTIFICATEHOLDERS' STATEMENT

#### SERIES 2000-E

### BA CREDIT CARD FUNDING, LLC

#### BA MASTER CREDIT CARD TRUST II

## **MONTHLY PERIOD ENDING NOVEMBER 30, 2007**

The information which is required to be prepared with respect to the Distribution Date of December 17, 2007, and with respect to the performance of the Trust during the month of November, 2007 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Second Amended and Restated Pooling and Servicing Agreement.

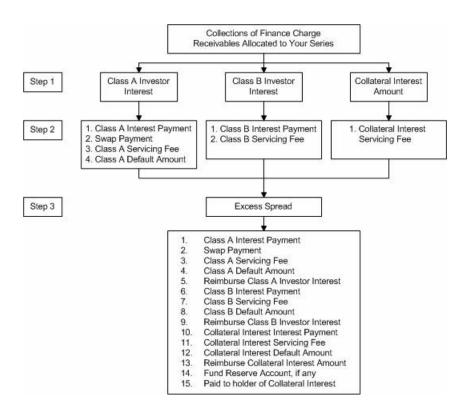
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 2000-E Supplement to the Second Amended and Restated Pooling and Servicing Agreement relating to the Collateral Certificate Included in Exhibit 4.2 to FIA's Form 8-K filed with the SEC on July 14, 2000

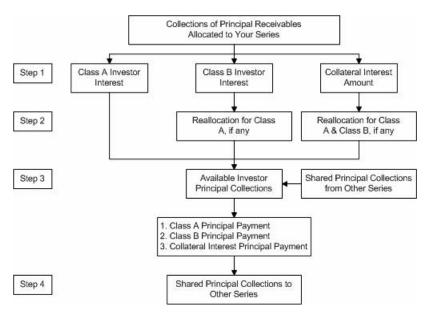
Second Amended and Restated Pooling and Servicing Agreement dated as of October 20, 2006 Included in BA CREDIT CARD FUNDING, LLC Form 8-K filed with the SEC on October 20, 2006

A. In accordance with <u>Article IV</u> of the Second Amended and Restated Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Second Amended and Restated Pooling and Servicing Agreement and the Series 2000-E Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



## **Allocations of Collections of Principal Receivables**



0.000000

- B. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
  - 1. The amount of distribution in respect of Class
    A Monthly Principal \$

2.	The amount of distribution in respect of Class B Monthly Principal	\$	0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$	0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$	6.500000
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$	0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$	0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$	6.791667
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$	0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$	0.000000
10.	The amount of distribution in respect of Collateral Minimum Monthly Interest	\$	7.333333
	·		
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	<u>     \$                               </u>	0.000000
Info	rmation 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	\$	77,161,872.74
	(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	\$	6,944,574.96
	(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	6,944,574.96
2	Defined at Descinables in the Tours		
2.	Principal Receivables in the Trust		
	(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$	92,305,179,766.75
	(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-E as of the end of the day on the last day of the related Monthly Period	\$	590,000,000.00
	•		

*C*.

(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-E as of the end of the day on the last day of the related Monthly Period		
		\$	590,000,000.00
(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	\$	500,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	45,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	45,000,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$	45,000,000.00
(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 related Monthly Period	\$	45,000,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	November 1, 2007 through November 30, 200	7	0.64%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.847
(1)	The Class B Floating Allocation with respect to the related Monthly Period	_	0.076
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	_	0.076
(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	<del>-</del>	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	<del>-</del>	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	<del>-</del>	N/A

# 3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1997-O	 420,564,473.97
Total	\$ 420,564,473.97

## 4. <u>Delinquent Balances</u>

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:

			Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
(a	a) 3	30 - 59 days:	1.72%	\$ 1,606,849,590.77
(b	o) 6	60 - 89 days:	1.18%	\$ 1,110,607,762.84
(c	e) 9	90 - 119 days:	0.93%	\$ 874,750,019.76
(d	d) 1	120 - 149 days:	0.84%	\$ 785,112,171.48
(e	e) 1	150 - 179 days:	0.86%	\$ 803,174,778.37
(f	f) 1	180 – or more days:	0.00%	\$ 3,143,622.65
		Total:	5.53%	\$ 5,183,637,945.87
5.	Inve	estor Default Amount		
	(a)	The Aggregate Investo the related Monthly Pe		\$ 2,682,911.48
	(b)	The Class A Investor D the related Monthly Pe		\$ 2,273,653.48
	(c)	The Class B Investor D the related Monthly Pe		\$ 204,629.00
	(d)	The Collateral Default related Monthly Period		\$ 204,629.00
6.	Inve	estor Charge Offs		
	(a)	The aggregate amount of Charge Offs for the relationship.		\$ 0.00
	(b) The aggregate amount of Class A Investor Charge Offs set forth in 6 (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 Invo Charge Offs set forth in 6 (c) above p \$1,000 of original certificate principal amount		n 6 (c) above per	\$ 0.00	
	(e)	The aggregate amount of Offs for the related Mo		\$ 0.00

(f)	FFI	
	The aggregate amount of Collateral Charge Offs set forth in 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this 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	\$ 520,833.33
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 46,875.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 46,875.00
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 368,750.00
Rea	<u>allocations</u>	
Re	<u>allocations</u>	

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

7.

8.

\$ 0.00

	(b)	Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$ 45,000,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$ 45,000,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 45,000,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 45,000,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 500,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 500,000,000.00
9.	<u>Coll</u>	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$ 9,293,895.57
	(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$ 737,478.01
	(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	\$ 737,478.01
10.	<u>Prii</u>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

(b) The amount of Reallocated Class B

	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
11.	Res	erve Account		
	(a)	The Reserve Draw Amount on the related Transfer Date	\$	0.00
	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
	(d)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
12.	Swa	p Reserve Fund		
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$	0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
13.	Swa	np Cash Flows		
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	1,099,697.78
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
14.	Ava	ailable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	8,981,395.57
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	709,353.01
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	709,353.01
15.	Dox	rtfolio Yield		
13.				
	(a)	The Portfolio Yield for the related Monthly Period	_	14.21%

		(b) The Portfolio Adjusted Yield		5.95%
D.	-	rmation Regarding the Status of the Interest Rate Sw nterparty	ap and the Swa	p
	1.	Has the Interest Reserve Account been established?		No
	2.	Has the Interest Reserve Account been funded?		No
	3.	The aggregate amount of funds withdrawn from the Interest Reserve Account, if any	\$	0.00
	4.	How any funds withdrawn from the Interest Reserve Account were utilized		
		N/A		
	5.	Has the Interest Rate Swap been terminated?		No

FIA CARD SERVICES, NATIONAL ASSOCIATION, Servicer

Name: Patricia K. Clarke Title: Vice President Exhibit 99.1 CLASS A CUSIP 55262NAL0 CLASS B CUSIP 55262NAM8

### MONTHLY CERTIFICATEHOLDERS' STATEMENT

#### SERIES 2000-H

#### BA CREDIT CARD FUNDING, LLC

#### BA MASTER CREDIT CARD TRUST II

## MONTHLY PERIOD ENDING NOVEMBER 30, 2007

The information which is required to be prepared with respect to the Distribution Date of December 17, 2007, and with respect to the performance of the Trust during the month of November, 2007 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Second Amended and Restated Pooling and Servicing Agreement.

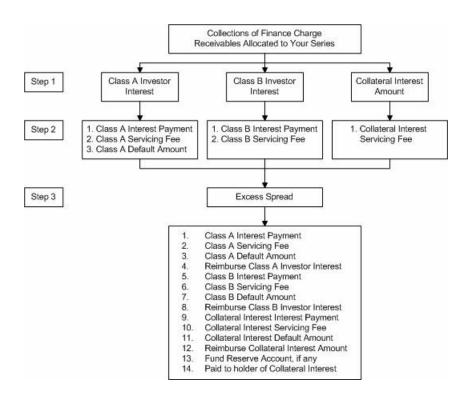
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 2000-H Supplement to the Second Amended and Restated Pooling and Servicing Agreement relating to the Collateral Certificate Included in Exhibit 4.1 to FIA's Form 8-K filed with the SEC on October 13, 2000

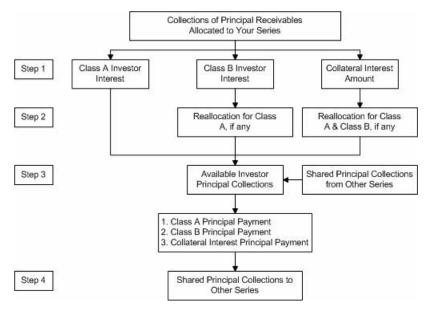
Second Amended and Restated Pooling and Servicing Agreement dated as of October 20, 2006 Included in BA CREDIT CARD FUNDING, LLC Form 8-K filed with the SEC on October 20, 2006

A. In accordance with <u>Article IV</u> of the Second Amended and Restated Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Second Amended and Restated Pooling and Servicing Agreement and the Series 2000-H Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



## **Allocations of Collections of Principal Receivables**



- B. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
  - 1. The amount of distribution in respect of Class A Monthly Principal

2.	The amount of distribution in respect of Class B Monthly Principal	\$ 0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$ 0.000000
4.	The amount of distribution in respect of Class	\$
5.	A Monthly Interest  The amount of distribution in respect of Class A Deficiency Amounts	\$ 4.357227 0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$ 0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$ 4.668338
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$ 0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$ 0.000000
10.	The amount of distribution in respect of Collateral Minimum Monthly Interest	\$ 5.201671
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	\$ 0.000000
Info	rmation Regarding the Performance of the Trust	
1.	<b>Collection of Principal Receivables</b>	
	(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	\$ 91,822,641.90
	(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	\$ 8,101,996.95
	(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 8,101,996.95
2.	Principal Receivables in the Trust	
	(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$ 92,305,179,766.75
	(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-H as of the end of the day on	, , , ,
	the last day of the related Monthly Period	\$ 700,000,000.00

*C*.

The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-H as of the end of the day on the last day of the related Monthly Period	\$	700,000,000.00
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	\$	595,000,000.00
The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	595,000,000.00
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	\$	52,500,000.00
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	\$	52,500,000.00
The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$	52,500,000.00
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 related Monthly Period	\$	52,500,000.00
The Floating Investor Percentage with respect to the period:		
November 1, 2007 through November 30, 200	)7	0.76%
The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
The Class B Floating Allocation with respect to the related Monthly Period	_	0.075
The Collateral Floating Allocation with respect to the related Monthly Period	_	0.075
The Fixed Investor Percentage with respect to the related Monthly Period	_	N/A
The Class A Fixed Allocation with respect to the related Monthly Period	_	N/A
The Class B Fixed Allocation with respect to the related Monthly Period	_	N/A
The Collateral Fixed Allocation with respect to the related Monthly Period	-	N/A
	Trust represented by the Adjusted Investor Interest of Series 2000-H as of the end of the day on the last day of the related Monthly Period  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  The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period  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  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  The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period  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 related Monthly Period  The Floating Investor Percentage with respect to the period:  November 1, 2007 through November 30, 200  The Class A Floating Allocation with respect to the related Monthly Period  The Class B Floating Allocation with respect to the related Monthly Period  The Collateral Floating Allocation with respect to the related Monthly Period  The Class A Fixed Allocation with respect to the related Monthly Period  The Class B Fixed Allocation with respect to the related Monthly Period	Trust represented by the Adjusted Investor Interest of Series 2000-H as of the end of the day on the last day of the related Monthly Period  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  The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period  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  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  The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period  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 related Monthly Period  The Floating Investor Percentage with respect to the period:  November 1, 2007 through November 30, 2007  The Class A Floating Allocation with respect to the related Monthly Period  The Collateral Floating Allocation with respect to the related Monthly Period  The Collateral Floating Allocation with respect to the related Monthly Period  The Class B Fixed Allocation with respect to the related Monthly Period  The Class B Fixed Allocation with respect to the related Monthly Period  The Class B Fixed Allocation with respect to the related Monthly Period

# 3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1997-O		420,564,473.97
Total	<u> </u>	420.564.473.97

# 4. <u>Delinquent Balances</u>

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:

			Percentage of Total <u>Receivables</u>		Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.72%	\$	1,606,849,590.77
	(b)	60 - 89 days:	1.18%	\$	1,110,607,762.84
	(c)	90 - 119 days:	0.93%	\$	874,750,019.76
	(d)	120 - 149 days:	0.84%	\$	785,112,171.48
	(e)	150 - 179 days:	0.86%	\$	803,174,778.37
	(f)	180 – or more days:	0.00%	\$	3,143,622.65
		Total:	5.53%	\$	5,183,637,945.87
5.	<u>In</u>	vestor Default Amount			
	(a)	The Aggregate Investo the related Monthly Pe		\$	3,183,115.25
	(b)	The Class A Investor I the related Monthly Pe		\$	2,705,648.01
	(c) The Class B Investor D the related Monthly Per			\$	238,733.62
	(d) The Collateral Default Amount for the related Monthly Period		\$	238,733.62	
6.	<u>In</u>	vestor Charge Offs			
	(a)	The aggregate amount Charge Offs for the rela		\$	0.00
	(b)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (a) above per	\$	0.00
	(c) The aggregate amount of Class B Investor			Ψ	
		Charge Offs for the rela		\$	0.00
	(d)	The aggregate amount of Charge Offs set forth in \$1,000 of original certical amount	n 6 (c) above per	\$	0.00
	(a)		of Callatoral Charge	Φ	0.00
	(e)	The aggregate amount of the related Mo	_	\$	0.00
	(f)	The aggregate amount of the original certificate principle.	bove per \$1,000 of	\$	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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 619,791.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 54,687.50
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 54,687.50
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 437,500.00
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.

8.

	(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$	52,500,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$	52,500,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$	52,500,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$	52,500,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	595,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	595,000,000.00
9.	<u>Prii</u>	ncipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to		
		withdrawals)	\$	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 to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$	0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
	(f)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
10.	Ava	ailable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on	φ	0.270.221.22
		the related Transfer Date	\$	9,379,221.22

		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	827,578.32
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	827,578.32
	11.	<u>Coll</u>	ection of Finance Charge Receivables		
		(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$	9,751,096.22
		(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$	860,390.82
		(c)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	860,390.82
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	-	14.21%
		(b)	The Portfolio Adjusted Yield	-	6.26%
D.	LIB	OR r	Rate Determinations ates for the related Interest Period: and Class B determination -	_	4.65188%

FIA CARD SERVICES, NATIONAL ASSOCIATION, Servicer

. Jakun 1)

Name: Patricia K. Clarke Title: Vice President **Exhibit 99.1**CLASS A CUSIP 55262TGA5
CLASS B CUSIP 55262TGB3

### MONTHLY CERTIFICATEHOLDERS' STATEMENT

#### **SERIES 2001-B**

## BA CREDIT CARD FUNDING, LLC

#### BA MASTER CREDIT CARD TRUST II

## MONTHLY PERIOD ENDING NOVEMBER 30, 2007

The information which is required to be prepared with respect to the Distribution Date of December 17, 2007, and with respect to the performance of the Trust during the month of November, 2007 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Second Amended and Restated Pooling and Servicing Agreement.

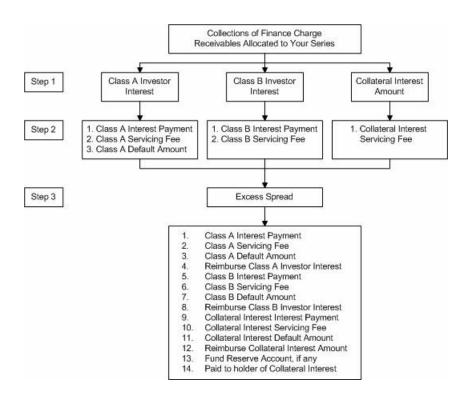
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 2001-B Supplement to the Second Amended and Restated Pooling and Servicing Agreement relating to the Collateral Certificate Included in Exhibit 4.1 to FIA's Form 8-K filed with the SEC on May 15, 2001

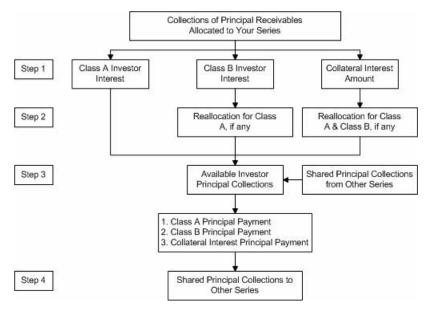
Second Amended and Restated Pooling and Servicing Agreement dated as of October 20, 2006 Included in BA CREDIT CARD FUNDING, LLC Form 8-K filed with the SEC on October 20, 2006

A. In accordance with <u>Article IV</u> of the Second Amended and Restated Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Second Amended and Restated Pooling and Servicing Agreement and the Series 1998-G Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



## **Allocations of Collections of Principal Receivables**



- B. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
  - 1. The amount of distribution in respect of Class A Monthly Principal

2.		ount of distribution in respect of Class B 7 Principal	\$	0.000000
3.		ount of distribution in respect of al Monthly Principal	\$	0.000000
4.		ount of distribution in respect of Class	\$	4.366116
5.		ount of distribution in respect of Class iency Amounts	\$	0.000000
6.		ount of distribution in respect of Class ional Interest	\$	0.000000
7.		ount of distribution in respect of Class B	\$	4.668338
8.		ount of distribution in respect of Class B	\$	0.000000
9.		ount of distribution in respect of Class B nal Interest	\$	0.000000
10.		ount of distribution in respect of al Monthly Interest	\$	6.041667
11. Info	accrued	ount of distribution in respect of any and unpaid Collateral Monthly Interest Regarding the Performance of the Trust	\$	0.000000
1.	Collecti	on of Principal Receivables		
	(a) Tl Pr re al	ne aggregate amount of Collections of incipal Receivables processed during the lated Monthly Period which were located in respect of the Class A ertificates	\$	98,381,400.08
	Pr re al	ne aggregate amount of Collections of rincipal Receivables processed during the lated Monthly Period which were located in respect of the Class B ertificates	\$	8,680,715.30
	Pr re al	ne aggregate amount of Collections of rincipal Receivables processed during the lated Monthly Period which were located in respect of the Collateral terest	\$	8,680,715.30
2.	<b>Principa</b>	ll Receivables in the Trust		
	(a) The Ree day	e aggregate amount of Principal ceivables in the Trust as of the end of the v on the last day of the related Monthly riod	\$	92,305,179,766.75
	Tru Sei	e amount of Principal Receivables in the last represented by the Investor Interest of lies 2001-B as of the end of the day on last day of the related Monthly Period	\$	750,000,000.00
		,	*	,,

*C*.

(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2001-B as of the end of the 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	\$	637,500,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	637,500,000.00
(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	\$	56,250,000.00
(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	\$	56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$	56,250,000.00
(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 related Monthly Period	\$	56,250,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	November 1, 2007 through November 30, 200	)7	0.82%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	<u>-</u>	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	_	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	_	0.075
(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	<u>.</u>	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	<u>-</u>	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	-	N/A

# 3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1997-O	420,564,473.97
Total	\$ 420,564,473.97

# 4. <u>Delinquent Balances</u>

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:

			Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a) 3	30 - 59 days:	1.72%	\$ 1,606,849,590.77
	(b) 6	60 - 89 days:	1.18%	\$ 1,110,607,762.84
	(c) 9	90 - 119 days:	0.93%	\$ 874,750,019.76
	(d)	120 - 149 days:	0.84%	\$ 785,112,171.48
	(e) 1	150 - 179 days:	0.86%	\$ 803,174,778.37
	(f) 1	180 – or more days:	0.00%	\$ 3,143,622.65
		Total:	5.53%	\$ 5,183,637,945.87
5.	Inv	estor Default Amount		
	(a)	The Aggregate Investo the related Monthly Pe		\$ 3,410,480.86
	(b)	The Class A Investor I the related Monthly Pe		\$ 2,898,908.54
	(c)	The Class B Investor I the related Monthly Pe		\$ 255,786.16
	(d) The Collateral Default Amount for the related Monthly Period		\$ 255,786.16	
6.	Inve	estor Charge Offs		
	(a)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount Charge Offs set forth in \$1,000 of original certi amount	n 6 (a) above per	\$ 0.00
	(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth in \$1,000 of original certi amount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount Offs for the related Mo		\$ 0.00
	(f)	The aggregate amount Offs set forth in 6 (e) a original certificate prin	bove per \$1,000 of	\$ 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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
-	- C		
<u>Inv</u> (a)	The amount of the Class A Servicing Fee		
(u)	payable by the Trust to the Servicer for the related Monthly Period	\$	664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	58,593.75
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	<u>     \$</u>	58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$	468,750.00
Rea	ullocations		
(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.

8.

	(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$	56,250,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution	¢	56 250 000 00
	, .	Date	\$	56,250,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$	56,250,000.00
	(f)	The Class B Adjusted Investor Interest as		
		of the close of business on this Distribution Date	\$	56,250,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	637,500,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	637,500,000.00
9.	<u>Prii</u>	ncipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to		
		deposits on such date but prior to withdrawals)	\$	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 to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$	0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be	ø	0.00
		treated as Class A Available Funds	\$	0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be		
		treated as Class B Available Funds	\$	0.00
	(f)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer		
		Date	\$	0.00
10.	Ava	ailable Funds		
	(a)	The amount of Class A Available Funds on		
		deposit in the Finance Charge Account on the related Transfer Date	\$	10,049,165.35

		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	886,691.16
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	886,691.16
	11.	Coll	ection of Finance Charge Receivables		
		(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$	10,447,602.85
		(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$	921,847.41
		(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	\$	921,847.41
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	_	14.21%
		(b)	The Portfolio Adjusted Yield		6.19%
D.		_	Rate Determinations ates for the related Interest Period:		
		Clas	ss A and Class B determination -	_	4.65188%

FIA CARD SERVICES, NATIONAL ASSOCIATION, Servicer

Ser vicei

Name: Patricia K. Clarke Title: Vice President