

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, 2014 to November 30, 2014

Commission File Number of issuing entity:  
333-189460-02  
**BA CREDIT CARD TRUST \***  
(Exact name of issuing entity as specified in its charter)  
(Issuer of the Notes)

Commission File Number of issuing entity:  
333-189460-01  
**BA MASTER CREDIT CARD TRUST II**  
(Exact name of issuing entity as specified in its charter)  
(Issuer of the Collateral Certificate)

Commission File Number of depositor: 333-189460  
**BA CREDIT CARD FUNDING, LLC**  
(Exact name of depositor as specified in its charter)

**BANK OF AMERICA, 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)

(980) 683-4915

(Telephone number, including area code)

N/A

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

N/A

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

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)

(980) 683-4915

(Telephone number, including area code)

N/A

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

N/A

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

Each class of Notes 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 Notes to which this report on Form 10-D relates is set forth in Exhibit 99.2 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  No

\* In accordance with relevant regulations of the Securities and Exchange Commission, the depositor files annual and other reports with the Commission in respect of the BA Credit Card Trust and the BA Master Credit Card Trust II under the Central Index Key (CIK) number (0001128250) for the BA Credit Card Trust.

**PART I – DISTRIBUTION INFORMATION**

**ITEM 1 – Distribution and Pool Performance Information.**

Response to Item 1 is set forth in Exhibits 99.1 and 99.2.

**PART II – OTHER INFORMATION**

**ITEM 3 – Sales of Securities and Use of Proceeds.**

The following table provides information about sales of securities by BA Credit Card Trust during the period covered by this report that have not been previously reported. For purpose of this report, sales of securities are treated as having been previously reported if such sales have been previously reported in another report or registration statement, including a prospectus forming a part of a registration statement filed by BA Credit Card Funding, LLC on behalf of BA Credit Card Trust.

<u>Date of Sale</u>	<u>Size (millions) / Title</u>	<u>Purchasers</u>	<u>Exemption from Securities Act Registration</u>
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NOTHING TO REPORT

Any sale of securities by the BA Credit Card Trust during the period covered by this report that is not included in the preceding table has been previously reported in a prospectus filed by the depositor on behalf of the BA Credit Card Trust under the Central Index Key (CIK) number (0001128250) for the BA Credit Card Trust on the filing date, and under the Commission file number, indicated below:

<u>Prospectus Filing Date</u>	<u>Commission File Number</u>
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NOTHING TO REPORT

A class designation of notes determines the relative seniority for receipt of cash flows and funding of uncovered defaults on principal receivables allocated to the related series of notes. The Class B notes are subordinate to the Class A notes and the Class C notes are subordinate to the Class A and Class B notes. With respect to the tranches in each class of notes, the cash flows and funding of uncovered defaults will be allocated to the tranches on a pro rata basis.

Without noteholder consent, BA Credit Card Trust may issue a new series, class or tranche of notes at any time upon the satisfaction of certain conditions described in the underlying transaction agreements, including confirmation that (i) the issuer reasonably believes that the new issuance will not adversely affect the amount of funds available to be distributed to the holders of any outstanding notes or the timing of such distributions, and (ii) the new issuance will not cause a reduction, qualification or withdrawal of the ratings of any outstanding notes.

In addition, without noteholder consent and without the consent of any holders of certificates issued by BA Master Credit Card Trust II, BA Credit Card Funding, LLC has the right to designate, from time to time, additional eligible credit card accounts to BA Master Credit Card Trust II. In connection with any such designation, BA Credit Card Funding, LLC will transfer the related receivables, whether then existing or thereafter created, to BA Master Credit Card Trust II.

**ITEM 9 – Exhibits.**

- Exhibit 99.1 Monthly Series Certificateholders' Statement.
- Exhibit 99.2 Schedule to Monthly Noteholders' Statement.

**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 15, 2014

**BA CREDIT CARD TRUST**  
(Issuing Entity)  
**BA MASTER CREDIT CARD TRUST II**  
(Issuing Entity)  
**BANK OF AMERICA, NATIONAL ASSOCIATION,**  
(Servicer)  
**By: /s/ Joseph L. Lombardi**  
**Name: Joseph L. Lombardi**  
**Title: Vice President**

## MONTHLY CERTIFICATEHOLDERS' STATEMENT

## SERIES 2001-D

## BA CREDIT CARD FUNDING, LLC

## BA MASTER CREDIT CARD TRUST II

## MONTHLY PERIOD ENDING NOVEMBER 30, 2014

The information which is required to be prepared with respect to the Transfer Date of December 12, 2014 and with respect to the performance of the Trust during the related Monthly Period is set forth below.

Capitalized terms used in this Statement have their respective meaning set forth in the Third Amended and Restated Pooling and Servicing Agreement.

Where indicated below, data presented in this Monthly Certificateholders' Statement was produced utilizing BANA's daily trust payment methodology as opposed to BANA's cardholder cycle payment methodology. See "Variances in Trust Reporting Compared with Cardholder Reporting" in the endnotes below for a description of the two payment prioritization methodologies utilized by BANA and their differences.

Terms and abbreviations used in this report and not otherwise defined herein have the meanings set forth in the certain program documents for the BA Master Credit Card Trust II and the BA Credit Card Trust. Each of these agreements has been included as an exhibit to a report on Form 8-K filed by BA Credit Card Funding, LLC, the BA Master Credit Card Trust II and the BA Credit Card Trust, with the Securities and Exchange Commission ("SEC") under File Nos. 0001370238, 0000936988 and 0001128250, respectively, on October 1, 2014.

## A. Information Regarding the Current Monthly Distribution

1.	The amount of the current monthly distribution which constitutes Available Funds	\$ 190,452,158.59†
2.	The amount of the current monthly distribution which constitutes Available Investor Principal Collections	\$ 1,194,805,333.45†
	Total	\$ 1,385,257,492.04†

## B. Information Regarding the Trust Assets

1.	Collection of Principal Receivables	
(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period and allocated to Series 2001-D	\$ 2,370,970,252.21†
2.	Collection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables (excluding Interchange) processed during the related Monthly Period and allocated to Series 2001-D	\$ 158,076,308.07†
3.	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	\$ 51,791,728,938.52†
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2001-D as of the end of the day on the last day of the related Monthly Period	\$ 15,757,022,500.00
(c)	The Floating Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 15,990,992,500.00
(d)	The Principal Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 15,990,992,500.00
(e)	The Floating Investor Percentage with respect to the related Monthly Period November 1, 2014 through November 30, 2014	30.75%†
(f)	The Principal Investor Percentage with respect to the Monthly Period November 1, 2014 through November 30, 2014	30.75%†
(g)	The Class D Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 2,031,060,000.00
(h)	The Class D Required Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 2,031,060,000.00

(i)	The Class D Investor Interest, determined as of the close of business on the Transfer Date relating to the Monthly Period to which this Monthly Certificateholders' Statement relates, following the application of all payments and deposits to be made on such date	\$	2,031,060,000.00
(j)	The Class D Required Investor Interest, determined as of the close of business on the Transfer Date relating to the Monthly Period to which this Monthly Certificateholders' Statement relates, following the application of all payments and deposits to be made on such date	\$	2,031,060,000.00

4. Shared Principal Collections

The aggregate amount of Shared Principal Collections Applied as Available Investor Principal Collections \$ 0.00

5. The aggregate amount of Available Principal Collections for all series in Group One \$ 1,194,805,333.45†

6. Delinquent Balances

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

	Aggregate Account Balance	Percentage of Total Receivables
(a) 30 - 59 days:	\$ 276,485,359.82	0.53%
(b) 60 - 89 days:	\$ 217,071,504.40	0.42%
(c) 90 - 119 days:	\$ 183,254,757.51	0.35%
(d) 120 - 149 days:	\$ 153,789,697.20	0.29%
(e) 150 - 179 days:	\$ 168,715,663.37	0.32%
(f) 180 – or more days:	\$ 9,761.35	0.00%
Total:	\$ 999,326,743.65	1.91%

7. Investor Default Amount

(a) The Aggregate Class D Investor Default Amount for the related Monthly Period \$ 47,055,248.37†

(b) The Aggregate Investor Default Amount for the related Monthly Period \$ 0.00

8. Investor Servicing Fee

(a) The amount of the Investor Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 26,651,654.17

(b) The amount of the Net Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 16,657,283.86

(c) The amount of the Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$ 9,994,370.31

9. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.51%†

C. Supplemental Information

1. Collections of Trust Receivables and Payment Rates

(a) The aggregate amount of Collections processed during the related Monthly Period (excluding Interchange) \$ 8,224,662,713.04†

(b) The aggregate amount of Principal Collections processed during the related Monthly Period \$ 7,710,558,423.14†

(c) Collections of Discount Option Receivables for the related Monthly Period \$ 348,494.44†

(d) The aggregate amount of Finance Charge Collections processed during the related Monthly Period (excluding Interchange and Collections of Discount Option Receivables) \$ 513,755,795.46†

(e) Collections as a percentage of prior month Principal Receivables and Finance Charge Receivables 15.68%†

(f)	Collections of Principal Receivables as a percentage of prior month Principal Receivables	14.83%†
2.	Receivables in the Trust	
	<u>BA Master Credit Card Trust II</u>	
(a)	The aggregate amount of Receivables in the Trust as of the beginning of the related Monthly Period	\$ 52,448,905,290.68
(b)	The aggregate amount of Principal Receivables in the Trust as of the beginning of the related Monthly Period	\$ 52,003,807,748.75†
(c)	Discount Option Receivables as of the beginning of the related Monthly Period	\$ 2,350,415.43†
(d)	The aggregate amount of Finance Charge Receivables in the Trust as of the beginning of the related Monthly Period (excluding Discount Option Receivables)	\$ 442,747,126.50†
(e)	The aggregate amount of Receivables removed from the Trust during the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Principal Receivables removed from the Trust during the related Monthly Period	\$ 0.00
(g)	The aggregate amount of Finance Charge Receivables removed from the Trust during the related Monthly Period	\$ 0.00
(h)	The aggregate amount of Receivables added to the Trust during the related Monthly Period	\$ 0.00
(i)	The aggregate amount of Principal Receivables added to the Trust during the related Monthly Period	\$ 0.00
(j)	The aggregate amount of Finance Charge Receivables added to the Trust during the related Monthly Period	\$ 0.00
(k)	The aggregate amount of Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$ 52,230,483,952.16
(l)	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	\$ 51,791,728,938.52†
(m)	Discount Option Receivables as of the end of the day on the last day of the related Monthly Period	\$ 1,995,004.95†
(n)	The aggregate amount of Finance Charge Receivables in the Trust as of the end of the day on the last day of the related Monthly Period (excluding Discount Option Receivables)	\$ 436,760,008.69†
(o)	Discounted Percentage for the related Monthly Period	0.00%
	<u>Transferor's Interest</u>	
(p)	Aggregate Investor Interest for all outstanding Series of the Trust as of the end of the day on the last day of the related Monthly Period	\$ 15,757,022,500.00
(q)	Transferor Interest as of the end of the day on the last day of the related Monthly Period	\$ 36,034,706,438.52†
	<u>Series 2001-D</u>	
(r)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2001-D as of the end of the day on the last day of the related Monthly Period	\$ 15,757,022,500.00
(s)	Weighted Average Floating Allocation Investor Interest	\$ 15,990,992,500.00
3.	Trust Yields	
	<u>Series 2001-D</u>	
(a)	Collections of Finance Charge Receivables (other than Interchange, Recoveries and Collections of Discount Option Receivables but including Interest Funding Account, Principal Account, and Finance Charge Account Investment Proceeds) allocated to Series 2001-D for the related Monthly Period	\$ 151,982,853.47†
(b)	Collections of Discount Option Receivables allocated to Series 2001-D	\$ 107,160.82†
(c)	Interchange allocated to Series 2001-D	\$ 42,363,888.85†
(d)	Recoveries allocated to Series 2001-D	\$ 5,992,625.76†
(e)	Total Collections of Finance Charge Receivables, Discount Option Receivables, Interchange and Recoveries (collectively, "Cash Yield") allocated to Series 2001-D for the related Monthly Period	\$ 200,446,528.90†
(f)	Aggregate Class D Investor Default Amount allocated to Series 2001-D for the related Monthly Period	\$ 47,055,248.37†
(g)	Aggregate Investor Default Amount allocated to Series 2001-D for the related Monthly Period	\$ 0.00
(h)	Cash Yield net of the Aggregate Class D Investor Default Amount and Aggregate Investor Default Amount (collectively, "Portfolio Yield") for Series 2001-D, each for the related Monthly Period	\$ 153,391,280.53†

(i)	Total Cash Yield for the related Monthly Period as a percentage of Series 2001-D Weighted Average Floating Allocation Investor Interest	15.04%†
(j)	Total Cash Yield excluding Recoveries, each for the related Monthly Period, as a percentage of Series 2001-D Weighted Average Floating Allocation Investor Interest	14.59%†
(k)	Aggregate Class D Investor Default Amount for the related Monthly Period as a percentage of Series 2001-D Weighted Average Floating Allocation Investor Interest	3.53%†
(l)	Aggregate Class D Investor Default Amount net of Recoveries, each for the related Monthly Period, as a percentage of Series 2001-D Weighted Average Floating Allocation Investor Interest	3.08%†
(m)	The Portfolio Yield for the related Monthly Period as a percentage of Series 2001-D Weighted Average Floating Allocation Investor Interest	11.51%†
(n)	Base Rate for the related Monthly Period	2.36%
(o)	Excess Available Funds Percentage for the related Monthly Period	9.15%†
(p)	Three Month Average Excess Available Funds Percentage for the related Monthly Period	9.63%†

#### 4. Repurchase Demand Activity (Rule 15Ga-1)

No Activity to Report  
**Most Recent Form ABS – 15G**  
 Filed by: BA Credit Card Funding, LLC  
 CIK#: 0001370238  
 Filing Date: February 6, 2014

#### Endnotes to Monthly Certificateholders' Statement.

† Variances in Trust Reporting Compared with Cardholder Reporting

This data was produced utilizing BANA's daily trust payment methodology as opposed to BANA's cardholder cycle payment methodology.

BANA currently utilizes two payment prioritization methodologies when servicing credit card accounts. The cardholder cycle payment methodology is utilized for customer calculations such as balance subject to finance charge, finance charges billed, and statement balance reporting functions. The daily trust payment methodology is utilized for reporting on the assets in the BA Master Credit Card Trust II portfolio. BANA believes that these two methodologies have been utilized since approximately 1996.

The cardholder methodology prioritizes payments to balances by the interest rate applied to the balance, then, within each rate bucket, by the type of balance, generally fees and finance charge receivable balances before principal receivable balances. This methodology runs only when an account cycles once per month, reprocessing all transactions since the last statement. Although a customer's outstanding balance is updated daily under the cardholder methodology as transactions are posted to the system, the component balances (which define principal receivable and finance charge receivable portions) are updated only once per month at the time an account cycles.

The trust methodology prioritizes payments by balance type, generally paying all outstanding fees and finance charge receivable balances before paying outstanding principal receivable balances. Also, the trust methodology prioritizes some types of credit adjustments between principal receivable balances and finance charge receivable balances differently than does the cardholder methodology. Under the trust methodology, principal receivable and finance charge receivable balances are updated daily as an output of the daily payment allocation.

BANA has begun to implement a systems initiative that will consolidate these methodologies into a single payment prioritization methodology. This initiative was originally expected to be completed by mid-2014 but has been delayed, and is currently expected to be completed by early-2015. Upon completion of this initiative, this consolidated methodology will prioritize payments and credit adjustments to balances similar to the cardholder methodology but will do so on a daily basis similar to the trust methodology.

The two current methodologies agree on the total outstanding balance for each credit card account, but they vary with respect to the component principal receivable and finance charge receivable balances. This variance is primarily due to differences in the prioritization applied to payments and credit adjustments under each of the two methodologies. Due to differences in the frequency with which principal receivable and finance charge receivable balances are updated under the two methodologies, BANA is not able to precisely quantify the variance in the component principal receivable and finance charge receivable balances at any point in time. However, if the cardholder methodology had been utilized for reporting on the assets in the BA Master Credit Card Trust II portfolio for the November 2014 Monthly Period, BANA estimates the reported aggregate principal receivable balance would have been approximately 3% or approximately \$1.5 billion lower and the aggregate finance charge receivable balance would have been higher by a corresponding dollar amount, in each case as compared with the respective amounts reported herein as of the end of the day on the last day of the November 2014 Monthly Period. While this estimated amount represents the variance that has accumulated under the two methodologies over time, due to systems limitations, BANA is not able to determine the rate of such accumulation in the past or what variance may accumulate going forward prior to the implementation of the consolidated methodology.

Certain reported BA Master Credit Card Trust II performance and related metrics are calculated, in part, based on component principal receivable or finance charge receivable balances arising in the credit card accounts at one or more points in time and/or on the amount of collections of principal receivables or finance charge receivables received during each relevant period. These metrics include, but are not limited to, historical information presented in Annex I to each of the Issuer's prospectuses and information included in this and prior periodic reports filed on Form 10-D. BANA expects, therefore, that the reported results for all such reported performance and related metrics have been, are, and will be different than would otherwise have been the case had the trust methodology used the same prioritization for payments and credit adjustments as utilized by the cardholder methodology. However, due to systems limitations, BANA is not able to accurately quantify what impact these different payment and credit adjustment prioritization methodologies have had and will have on these performance and related metrics, and is not able to estimate what the impact will be at the time of conversion to the consolidated methodology.

While financial reporting for BA Master Credit Card Trust II, including certain calculations dependent on the characterization of a receivable as a principal receivable or a finance charge receivable, is impacted by the different methodologies, the two methodologies do agree on total outstanding balance and total payments received for each credit card account. Cardholder payments and credit adjustments have been, and continue to be, applied and recorded to cardholder accounts in accordance with cardholder agreements under the cardholder methodology.

IN WITNESS WHEREOF, the undersigned has duly executed this certificate this 8th day of December, 2014.

**BANK OF AMERICA, NATIONAL ASSOCIATION,**

**Servicer**

**By: /s/Joseph L. Lombardi**

Name: Joseph L. Lombardi

Title: Vice President

**SCHEDULE TO MONTHLY NOTEHOLDERS' STATEMENT**

**BAseries**

**BA CREDIT CARD TRUST**

**MONTHLY PERIOD ENDING NOVEMBER 30, 2014**

Reference is made to the Fourth Amended and Restated Series 2001-D Supplement (the "Series 2001-D Supplement"), dated as of October 1, 2014, among BA Credit Card Funding, LLC as Transferor, Bank of America, National Association ("BANA"), as Servicer, and The Bank of New York Mellon, as Trustee, the Third Amended and Restated Indenture (the "Indenture"), dated as of October 1, 2014, and the Second Amended and Restated BAseries Indenture Supplement (the "Indenture Supplement"), dated as of October 1, 2014, each between BA Credit Card Trust, as Issuer, and The Bank of New York Mellon, as Indenture Trustee. Terms used herein and not defined herein have the meanings ascribed to them in the Fourth Amended and Restated 2001-D Supplement, the Third Amended and Restated Indenture and the Second Amended and Restated BAseries Indenture Supplement, as applicable.

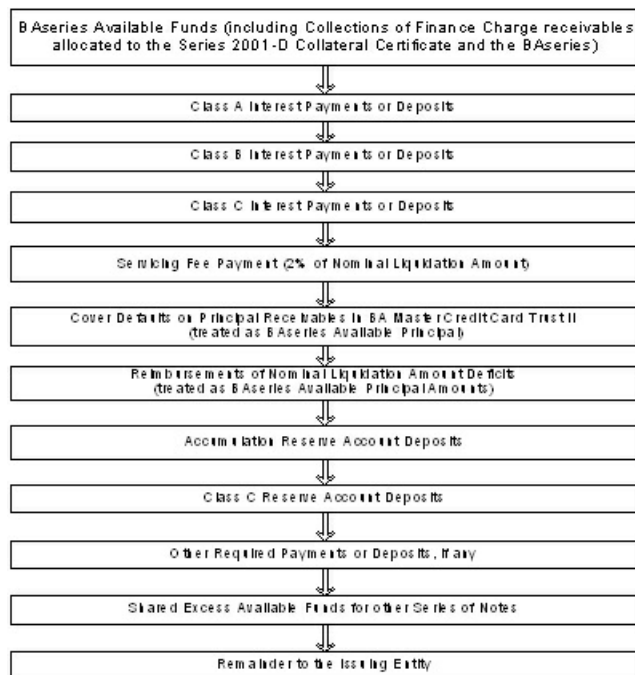
The following computations are prepared with respect to the Transfer Date of December 12, 2014 and with respect to the performance of the Trust during the related Monthly Period.

Where indicated below, data presented in this Monthly Certificateholders' Statement was produced utilizing BANA's daily trust payment methodology as opposed to BANA's cardholder cycle payment methodology. See "Variances in Trust Reporting Compared with Cardholder Reporting" in the endnotes below for a description of the two payment prioritization methodologies utilized by BANA and their differences.

Terms and abbreviations used in this report and not otherwise defined herein have the meanings set forth in the certain program documents for the BA Master Credit Card Trust II and the BA Credit Card Trust. Each of these agreements has been included as an exhibit to a report on Form 8-K filed by BA Credit Card Funding, LLC, the BA Master Credit Card Trust II and the BA Credit Card Trust, with the Securities and Exchange Commission ("SEC") under File Nos. 0001370238, 0000936988 and 0001128250, respectively, on October 1, 2014.

A. In accordance with Section 3.01 of the Second Amended and Restated BAseries Indenture Supplement dated as of October 1, 2014, between BA Credit Card Trust and The Bank of New York Mellon, BAseries Available Funds shall be applied in the priority described in the chart below. This chart is only an overview of the application and priority of payments of BAseries Available Funds. For a more detailed description, please see the Second Amended and Restated BAseries Indenture Supplement as included in Exhibit 4.7 to Registrant's Form 8-K filed with SEC on October 1, 2014.

**Priority of Payments  
BAseries Available Funds**



B. Targeted deposits to Interest Funding sub-Accounts:

<u>Targeted Deposit to Interest Funding sub-Account for applicable Monthly Period</u>	<u>Actual Deposit to Interest Funding sub-Account for applicable Monthly Period</u>	<u>Shortfall from earlier Monthly Periods</u>	<u>Interest Funding sub-account Balance prior to Withdrawals*</u>	<u>Interest Funding sub-Account Earnings</u>
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<b>Class A:</b>					
Class A(2001-Emerald)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Class A(2004-3)	\$225,781.11	\$225,781.11	\$0.00	\$225,781.11	\$0.00
Class A(2007-1)	\$2,154,166.67	\$2,154,166.67	\$0.00	\$2,154,166.67	\$0.00
Class A(2007-4)	\$45,430.00	\$45,430.00	\$0.00	\$45,430.00	\$0.00
Class A(2007-11)	\$69,906.67	\$69,906.67	\$0.00	\$69,906.67	\$0.00
Class A(2008-2)	\$1,414,291.67	\$1,414,291.67	\$0.00	\$1,414,291.67	\$0.00
Class A(2008-8)	\$1,014,766.67	\$1,014,766.67	\$0.00	\$1,014,766.67	\$0.00
Class A(2014-1)	\$727,786.11	\$727,786.11	\$0.00	\$727,786.11	\$0.00
Class A(2014-2)	\$412,902.78	\$412,902.78	\$0.00	\$412,902.78	\$0.00
Class A(2014-3)	\$380,465.56	\$380,465.56	\$0.00	\$380,465.56	\$0.00
<b>Class A Total:</b>	<b>\$6,445,497.24</b>	<b>\$6,445,497.24</b>	<b>\$0.00</b>	<b>\$6,445,497.24</b>	<b>\$0.00</b>

<b>Class B:</b>					
Class B(2005-3)	\$60,938.53	\$60,938.53	\$0.00	\$60,938.53	\$0.00
Class B(2010-1)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Class B Total:</b>	<b>\$60,938.53</b>	<b>\$60,938.53</b>	<b>\$0.00</b>	<b>\$60,938.53</b>	<b>\$0.00</b>

<b>Class C:</b>					
Class C(2010-1)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Class C Total:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Total:</b>	<b>\$6,506,435.77</b>	<b>\$6,506,435.77</b>	<b>\$0.00</b>	<b>\$6,506,435.77</b>	<b>\$0.00</b>
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\* The Interest Funding Account Balance for Class A (2001-Emerald) reflects activity as of the end of the Monthly Period.

C. Interest to be paid on the corresponding Payment Date:\*

	<u>CUSIP Number</u>	<u>Interest Payment Date</u>	<u>Interest Rate</u>	<u>Amount of interest to be paid on corresponding Interest Payment Date</u>
<b>Class A:</b>				
Class A(2004-3)	55264TCL3	December 15, 2014	0.4147000%	\$225,781.11
Class A(2007-1)	05522RAS7	December 15, 2014	5.1700000%	\$2,154,166.67
Class A(2007-4)	05522AAD7	December 15, 2014	0.1947000%	\$45,430.00
Class A(2007-11)	05522RBG2	December 15, 2014	0.2247000%	\$69,906.67
Class A(2008-2)	05522RBW7	December 15, 2014	1.4547000%	\$1,414,291.67
Class A(2008-8)	05522RCF3	December 15, 2014	1.3047000%	\$1,014,766.67
Class A(2014-1)	05522RCQ9	December 15, 2014	0.5347000%	\$727,786.11
Class A(2014-2)	05522RCR7	December 15, 2014	0.4247000%	\$412,902.78
Class A(2014-3)	05522RCS5	December 15, 2014	0.4447000%	\$380,465.56
<b>Class A Total:</b>				<b>\$6,445,497.24</b>
<b>Class B:</b>				
Class B(2005-3)	023409135	December 15, 2014	0.5190000%	\$60,938.53
<b>Class B Total:</b>				<b>\$60,938.53</b>
<b>Total:</b>				<b>\$6,506,435.77</b>

\* For Interest Payment information on the Emerald Note program, refer to Exhibit B to the Class A(2001-Emerald) Terms Document.

D. Targeted deposits to Class C Reserve sub-Accounts:

<u>Targeted Deposit to Class C Reserve sub-Account for applicable Monthly Period</u>	<u>Actual Deposit to Class C Reserve sub-Account for applicable Monthly Period</u>	<u>Class C Reserve sub-Account Balance on Transfer Date prior to withdrawals</u>	<u>Class C Reserve sub-Account Earnings</u>	<u>Amount of interest to be paid on corresponding Interest Payment Date</u>
NOTHING TO REPORT				

E. Withdrawals to be made from the Class C Reserve sub-Accounts on the corresponding Transfer Date

<u>Targeted Deposit to Withdrawals for Interest</u>	<u>Actual Deposit to Withdrawals for Principal</u>	<u>Class C Reserve Account Balance on Transfer Date after withdrawals</u>	<u>Class C Reserve sub-Account Balance on Transfer Date after withdrawals</u>
NOTHING TO REPORT			

F. Targeted deposits to Principal Funding sub-Accounts:

<u>Targeted Deposit to Principal Funding sub-Account for applicable Monthly Period</u>	<u>Actual Deposit to Principal Funding sub-Account for applicable Monthly Period</u>	<u>Shortfall from earlier Monthly Periods</u>	<u>Principal Funding sub-Account Balance on Transfer Date</u>	<u>Principal Funding sub-Account Earnings</u>
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NOTHING TO REPORT

G. Principal to be paid on the corresponding Principal Payment Date:

CUSIP Number	Principal Payment Date	Amount of principal to be paid on corresponding Principal Payment Date
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NOTHING TO REPORT

H. Stated Principal Amount, Outstanding Dollar Principal Amount and Nominal Liquidation Amount for the related Monthly Period:

	Initial Dollar Principal Amount	Outstanding Principal Amount	Adjusted Outstanding Principal Amount	Nominal Liquidation Amount
<b>Class A:</b>				
Class A(2001-Emerald)	\$0.00	\$0.00	\$0.00	\$0.00
Class A(2004-3)	\$700,000,000.00	\$700,000,000.00	\$700,000,000.00	\$700,000,000.00
Class A(2007-1)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2007-4)	\$300,000,000.00	\$300,000,000.00	\$300,000,000.00	\$300,000,000.00
Class A(2007-11)	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00
Class A(2008-2)	\$1,250,000,000.00	\$1,250,000,000.00	\$1,250,000,000.00	\$1,250,000,000.00
Class A(2008-8)	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(2014-1)	\$1,750,000,000.00	\$1,750,000,000.00	\$1,750,000,000.00	\$1,750,000,000.00
Class A(2014-2)	\$1,250,000,000.00	\$1,250,000,000.00	\$1,250,000,000.00	\$1,250,000,000.00
Class A(2014-3)	\$1,100,000,000.00	\$1,100,000,000.00	\$1,100,000,000.00	\$1,100,000,000.00
<b>Class A Total:</b>	<b>\$8,250,000,000.00</b>	<b>\$8,250,000,000.00</b>	<b>\$8,250,000,000.00</b>	<b>\$8,250,000,000.00</b>
<b>Class B:</b>				
Class B(2005-3)	\$150,962,500.00	\$150,962,500.00	\$150,962,500.00	\$150,962,500.00
Class B(2010-1)	\$3,350,000,000.00	\$3,350,000,000.00	\$3,350,000,000.00	\$3,350,000,000.00
<b>Class B Total:</b>	<b>\$3,500,962,500.00</b>	<b>\$3,500,962,500.00</b>	<b>\$3,500,962,500.00</b>	<b>\$3,500,962,500.00</b>
<b>Class C:</b>				
Class C(2010-1)	\$1,975,000,000.00	\$1,975,000,000.00	\$1,975,000,000.00	\$1,975,000,000.00
<b>Class C Total:</b>	<b>\$1,975,000,000.00</b>	<b>\$1,975,000,000.00</b>	<b>\$1,975,000,000.00</b>	<b>\$1,975,000,000.00</b>
<b>Total:</b>	<b>\$13,725,962,500.00</b>	<b>\$13,725,962,500.00</b>	<b>\$13,725,962,500.00</b>	<b>\$13,725,962,500.00</b>

I. Class A Usage of Class B and Class C Subordinated Amounts

Class A Usage of Class B Subordinated Amount for this Monthly Period	Class A Usage of Class C Subordinated Amount for this Monthly Period	Cumulative Class A Usage of Class B Subordinated Amount	Cumulative Class A Usage of Class C Subordinated Amount
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NOTHING TO REPORT

J. Class B Usage of Class C Subordinated Amounts:

Class B Usage of Class C Subordinated Amount for this Monthly Period	Cumulative Class B Usage of Class C Subordinated Amount
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NOTHING TO REPORT

K. Nominal Liquidation Amount for Tranches of Notes Outstanding:

Beginning Nominal	Liquidation Amount*	Increases from accretions on Principal for Discount Excess	Increases from Funding sub-account in respect of Prefunding Excess	Increases from amounts withdrawn from the Principal	Reimbursements from Available Funds	Reductions due to reallocations of Available Principal	Reductions due to Investor Charge-Offs	Reductions due to amounts on Principal Funding sub-Account	Ending Nominal	Liquidation
<b>Class A:</b>										
Class A(2001-Emerald)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Class A(2004-3)	\$700,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$700,000,000.00	\$700,000,000.00
Class A(2007-1)	\$500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500,000,000.00	\$500,000,000.00
Class A(2007-4)	\$300,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$300,000,000.00	\$300,000,000.00
Class A(2007-11)	\$400,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$400,000,000.00	\$400,000,000.00
Class A(2008-2)	\$1,250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,250,000,000.00	\$1,250,000,000.00
Class A(2008-8)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(2014-1)	\$1,750,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,750,000,000.00	\$1,750,000,000.00
Class A(2014-2)	\$1,250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,250,000,000.00	\$1,250,000,000.00
Class A(2014-3)	\$1,100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,100,000,000.00	\$1,100,000,000.00

<b>Class A Total:</b>	\$8,250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,250,000,000.00
<b>Class B:</b>								
Class B(2005-3)	\$150,962,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150,962,500.00
Class B(2010-1)	\$3,350,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,350,000,000.00
<b>Class B Total:</b>	\$3,500,962,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,500,962,500.00
<b>Class C:</b>								
Class C(2010-1)	\$1,975,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,975,000,000.00
<b>Class C Total:</b>	\$1,975,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,975,000,000.00
<b>Total:</b>	\$13,725,962,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,725,962,500.00

\* The Beginning Nominal Liquidation Amount for Class A(2001-Emerald) is reported as of the end of the Monthly Period.

L. Excess Available Funds and 3 Month Excess Available Funds:

Excess Available Funds	\$169,354,055.63 <sup>†</sup>
Is 3 Month Excess Available Funds < 0 ? (Yes/No)	No

M. Other Performance Triggers

Has a Class C Reserve sub-Account funding trigger occurred? (Yes/No)	No
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N. Repurchase Demand Activity (Rule 15Ga-1)

No Activity to Report  
**Most Recent Form ABS – 15G**  
 Filed by: BA Credit Card Funding, LLC  
 CIK#: 0001370238  
 Filing Date: February 6, 2014

**Endnotes to Schedule to Monthly Noteholders' Statement**

<sup>†</sup> Variances in Trust Reporting Compared with Cardholder Reporting

This data was produced utilizing BANA's daily trust payment methodology as opposed to BANA's cardholder cycle payment methodology.

BANA currently utilizes two payment prioritization methodologies when servicing credit card accounts. The cardholder cycle payment methodology is utilized for customer calculations such as balance subject to finance charge, finance charges billed, and statement balance reporting functions. The daily trust payment methodology is utilized for reporting on the assets in the BA Master Credit Card Trust II portfolio. BANA believes that these two methodologies have been utilized since approximately 1996.

The cardholder methodology prioritizes payments to balances by the interest rate applied to the balance, then, within each rate bucket, by the type of balance, generally fees and finance charge receivable balances before principal receivable balances. This methodology runs only when an account cycles once per month, reprocessing all transactions since the last statement. Although a customer's outstanding balance is updated daily under the cardholder methodology as transactions are posted to the system, the component balances (which define principal receivable and finance charge receivable portions) are updated only once per month at the time an account cycles.

The trust methodology prioritizes payments by balance type, generally paying all outstanding fees and finance charge receivable balances before paying outstanding principal receivable balances. Also, the trust methodology prioritizes some types of credit adjustments between principal receivable balances and finance charge receivable balances differently than does the cardholder methodology. Under the trust methodology, principal receivable and finance charge receivable balances are updated daily as an output of the daily payment allocation.

BANA has begun to implement a systems initiative that will consolidate these methodologies into a single payment prioritization methodology. This initiative was originally expected to be completed by mid-2014 but has been delayed, and is currently expected to be completed by early-2015. Upon completion of this initiative, this consolidated methodology will prioritize payments and credit adjustments to balances similar to the cardholder methodology but will do so on a daily basis similar to the trust methodology.

The two current methodologies agree on the total outstanding balance for each credit card account, but they vary with respect to the component principal receivable and finance charge receivable balances. This variance is primarily due to differences in the prioritization applied to payments and credit adjustments under each of the two methodologies. Due to differences in the frequency with which principal receivable and finance charge receivable balances are updated under the two methodologies, BANA is not able to precisely quantify the variance in the component principal receivable and finance charge receivable balances at any point in time. However, if the cardholder methodology had been utilized for reporting on the assets in the BA Master Credit Card Trust II portfolio for the November 2014 Monthly Period, BANA estimates the reported aggregate principal receivable balance would have been approximately 3% or approximately \$1.5 billion lower and the aggregate finance charge receivable balance would have been higher by a corresponding dollar amount, in each case as compared with the respective amounts reported herein as of the end of the day on the last day of the November 2014 Monthly Period. While this estimated amount represents the variance that has accumulated under the two methodologies over time, due to systems limitations, BANA is not able to determine the rate of such accumulation in the past or what variance may accumulate going forward prior to the implementation of the consolidated methodology.

Certain reported BA Master Credit Card Trust II performance and related metrics are calculated, in part, based on component principal receivable or finance charge receivable balances arising in the credit card accounts at one or more points in time and/or on the amount of collections of principal receivables or finance charge receivables received during each relevant period. These metrics include, but are not limited to, historical information presented in Annex I to each of the Issuer's prospectuses and information included in this and prior periodic reports filed on Form 10-D. BANA expects, therefore, that the reported results for all such reported performance and related metrics have been, are, and will be different than would otherwise have been the case had the trust methodology used the same prioritization for payments and credit adjustments as utilized by the cardholder methodology. However, due to systems limitations, BANA is not able to accurately quantify what impact these different payment and credit adjustment prioritization methodologies have had and will have on these performance and related metrics, and is not able to estimate what the impact will be at the time of conversion to the consolidated methodology.

While financial reporting for BA Master Credit Card Trust II, including certain calculations dependent on the characterization of a receivable as a principal receivable or a finance charge receivable, is impacted by the different methodologies, the two methodologies do agree on total outstanding balance and total payments received for each credit card account. Cardholder payments and credit adjustments have been, and continue to be, applied and recorded to cardholder accounts in accordance with cardholder agreements under

the cardholder methodology.

IN WITNESS WHEREOF, the undersigned has duly executed and delivered this Monthly Noteholders' Statement this 8th day of December, 2014.

**BANK OF AMERICA, NATIONAL ASSOCIATION,  
Servicer**

**By: /s/ Joseph L. Lombardi**

Name: Joseph L. Lombardi

Title: Vice President