

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

**FORM 10-K**

(Mark One)

**ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

For the fiscal year ended: **June 30, 2006**

or

**TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934**

For Transition period \_\_\_\_\_

Commission file number: **000-20949**

**BA MASTER CREDIT CARD TRUST II**  
(Exact name of registrant as specified in its charter)

**Delaware**  
(State or other jurisdiction of incorporation)

**1100 North King Street, Wilmington, Delaware**  
(Address of principal executive offices)

N/A  
(IRS Employer Identification No.)

**19884**  
(Zip Code)

Registrant's telephone number, including area code: **(800) 362-6255**

**FIA CARD SERVICES, NATIONAL ASSOCIATION**  
(Exact name of depositor and sponsor as specified in its charter)

Securities registered pursuant to Section 12(b) of the Act: None

Securities Registered pursuant to Section 12(g) of the Act:

BA Master Credit Card Trust II, Series 1996-M, Series 1997-B, Series 1999-B, Series 1999-J, Series 2000-E, Series 2000-L, Fixed and Floating Rate Asset Backed Certificates.

Indicate by check mark if the registrant is a well-known seasoned issuer, as defined in Rule 405 of the Securities Act. Yes  No

Indicate by check mark if the registrant is not required to file reports pursuant to Section 13 or Section 15(d) of the Act. Yes  No

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

Indicate by check mark if disclosure of delinquent filers pursuant to Item 405 of Regulation S-K is not contained herein, and will not be contained, to the best of registrant's knowledge, in definitive proxy or information statements incorporated by reference in Part II of the Form 10-K or any amendment to this form 10-K.  [Item 405 of Regulation S-K is not applicable.]

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, or a non-accelerated filer. See definition of "accelerated filer and large accelerated filer" in Rule 12b-2 of the Exchange Act. (Check one):

Large accelerated filer

Accelerated filer

Non-accelerated filer

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Act). Yes  No

Registrant has no voting or non-voting common equity outstanding held by non-affiliates.

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## INTRODUCTORY NOTE

FIA Card Services, National Association (formerly known as MBNA America Bank, National Association) (“FIA”) is the originator, seller, and servicer under the Amended and Restated Pooling and Servicing Agreement, dated as of June 10, 2006 (as amended from time to time, the “Agreement”), and the Series 1996-M, Series 1997-B, Series 1998-E, Series 1998-G, Series 1999-B, Series 1999-J, Series 1999-L, Series 2000-D, Series 2000-E, Series 2000-H, Series 2000-L, and Series 2001-B Supplements dated as of November 26, 1996, February 27, 1997, August 11, 1998, September 10, 1998, March 26, 1999, September 23, 1999, November 5, 1999, May 11, 2000, June 1, 2000, August 23, 2000, December 13, 2000, and March 8, 2001, respectively, by and between FIA and the trustee, providing for the issuance of the BA Master Credit Card Trust II Series 1996-M, Series 1997-B, Series 1998-E, Series 1998-G, Series 1999-B, Series 1999-J, Series 1999-L, Series 2000-D, Series 2000-E, Series 2000-H, Series 2000-L, and Series 2001-B Fixed and Floating Rate Asset Backed Certificates (the “Certificates”) and is the originator of the BA Master Credit Card Trust II (the “Trust” and the “Registrant”). The Certificates do not represent obligations of or interests in FIA. In November 1988, FIA made application under the Securities Exchange Act of 1934 for an exemption from certain reporting requirements. On December 30, 1988, the staff of the Securities and Exchange Commission’s Division of Corporation Finance granted FIA’s exemption request, pursuant to which FIA is not required to respond to various items of Form 10-K. Such items are designated herein as “Not Applicable”.

### PART I

**Item 1: Business.**

Not Applicable.

**Item 1A: Risk Factors.**

Not Applicable.

**Item 1B: Unresolved Staff Comments.**

Not Applicable.

**Item 2: Properties.**

Not Applicable.

**Item 3: Legal Proceedings.*****Industry Developments***

FIA issues credit cards on MasterCard’s and Visa’s networks. MasterCard and Visa are facing significant litigation and increased competition. In 2003, MasterCard and Visa settled a suit by Wal-Mart and other merchants who claimed that MasterCard and Visa unlawfully tied acceptance of debit cards to acceptance of credit cards. Under the settlement MasterCard and Visa are required to, among other things, allow merchants to accept MasterCard or Visa branded credit cards without accepting their debit cards (and vice versa), reduce the prices charged to merchants for off-line signature debit transactions for a period of time, and pay over ten years amounts totaling \$3.05 billion into a settlement fund. MasterCard and Visa are also parties to suits in various state courts mirroring the allegations brought by Wal-Mart and the other merchants.

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In October 2004, the United States Supreme Court let stand a federal court decision in a suit brought by the U.S. Department of Justice, in which MasterCard and Visa rules prohibiting banks that issue cards on MasterCard and Visa networks from issuing cards on other networks (the “association rules”) were found to have violated federal antitrust laws. This decision effectively permits banks that issue cards on Visa’s or MasterCard’s networks, such as FIA and Bank of America Corporation’s other banking subsidiaries, to issue cards on competitor networks. Discover and American Express have initiated separate civil lawsuits against MasterCard and Visa claiming substantial damages stemming from the association rules. MasterCard and Visa are also parties to suits alleging that MasterCard’s and Visa’s currency conversion practices are unlawful.

The costs associated with these and other matters could cause MasterCard and Visa to invest less in their networks and marketing efforts and could adversely affect the interchange paid to their member banks, including FIA.

#### ***Litigation***

In June, August, September and November 2005, certain retail merchants filed numerous purported class action lawsuits in federal courts, alleging that MasterCard and Visa and their member banks, including FIA and Bank of America, National Association (USA), conspired to charge retailers excessive interchange in violation of federal antitrust laws. In October 2005, certain of the lawsuits were consolidated in *In Re: Payment Card Fee and Merchant Discount Antitrust Litigation*, in the U.S. District Court for the Eastern District of New York. The plaintiffs seek unspecified treble damages, injunctive relief, attorney fees and costs.

On April 24, 2006, plaintiffs filed a first consolidated and amended putative class action complaint re-alleging the claims in the original complaint and alleging, among other additional claims, that defendants violated federal and California antitrust laws by combining to impose certain fees and to adopt rules and practices of Visa and MasterCard that are alleged to constitute restraints of trade.

Plaintiffs filed a supplemental complaint alleging as additional claims (i) federal antitrust claims arising out of MasterCard’s initial public offering and (ii) a fraudulent conveyance claim under New York Debtor and Creditor Law. Plaintiffs seek unspecified treble damages and injunctive relief.

#### **Item 4: Submission of Matters to a Vote of Security Holders.**

Not Applicable.

## **PART II**

#### **Item 5: Market for Registrant’s Common Equity, Related Stockholder Matters and Issuer Purchases of Equity Securities.**

The Certificates of each series representing investors’ interests in the Trust are represented by one or more Certificates registered in the name of Cede & Co., the nominee of The Depository Trust Company.

#### **Item 6: Selected Financial Data.**

Not Applicable.

#### **Item 7: Management’s Discussion and Analysis of Financial Condition and Results of Operations.**

Not Applicable.

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**Item 7A: Quantitative and Qualitative Disclosures about Market Risk.**

Not Applicable.

**Item 8: Financial Statements and Supplementary Data.**

Not Applicable.

**Item 9: Changes in and Disagreements with Accountants on Accounting and Financial Disclosure.**

Not Applicable.

**Item 9A: Controls and Procedures**

Not Applicable.

**Item 9B: Other Information.**

None.

**PART III**

**Item 10: Directors and Executive Officers of the Registrant.**

Not Applicable.

**Item 11: Executive Compensation.**

Not Applicable.

**Item 12: Security Ownership of Certain Beneficial Owners and Management and Related Stockholder Matters.**

(a) The Certificates of each series representing investors' interests in the Trust are represented by one or more Certificates registered in the name of Cede & Co., the nominee of The Depository Trust Company ("DTC"), and an investor holding an interest in the Trust is not entitled to receive a Certificate representing such interest except in certain limited circumstances. Accordingly, Cede & Co. is the sole holder of record of Certificates, which it holds on behalf of brokers, dealers, banks and other direct participants in the DTC system at June 30, 2006. Such direct participants may hold Certificates for their own accounts or for the accounts of their customers. At June 30, 2006, the following direct DTC participants held positions in Certificates representing interests in the Trust equal to or exceeding 5% of the total principal amount of the Certificates of one or more series outstanding on that date, as indicated. The information on DTC participants' held positions is provided by DTC.

Series	Participant Full Name	Total	Total
1996-G Class A	Citibank, N.A.	53,235,000.00	12.53%
	JPMorgan Chase Bank	175,325,000.00	41.25%
	State Street Bank and Trust Company	150,355,000.00	35.38%
1996-G Class B	JPMorgan Chase Bank	5,000,000.00	13.33%
	Mellon Trust of New England, National Association	5,000,000.00	13.33%
	State Street Bank and Trust Company	27,500,000.00	73.33%
1996-M Class A	Citibank, N.A.	40,300,000.00	9.48%
	JPMorgan Chase Bank	81,945,000.00	19.28%
	Mellon Trust of New England, National Association	149,849,000.00	35.26%
	State Street Bank and Trust Company	122,021,000.00	28.71%
1996-M Class B	Bank of New York (The)	15,750,000.00	42.00%
	JPMorgan Chase Bank	4,000,000.00	10.67%
	Mellon Trust of New England, National Association	7,250,000.00	19.33%
	State Street Bank and Trust Company	10,500,000.00	28.00%
1997-B Class A	ABN AMRO Incorporated/Bond Training	45,000,000.00	5.29%
	Bank of New York (The)	140,800,000.00	16.56%
	JPMorgan Chase Bank/Correspondence Clearing Services 2	110,000,000.00	12.94%
	JPMorgan Chase Bank	496,000,000.00	58.35%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	46,200,000.00	5.44%
1997-B Class B	Alaska USA Federal Credit Union	7,750,000.00	10.33%
	Citigroup Global Markets Inc./Salomon Brothers	12,250,000.00	16.33%
	JPMorgan Chase Bank	10,000,000.00	13.33%
	State Street Bank and Trust Company	30,800,000.00	41.07%
	UMB Bank, National Association	5,000,000.00	6.67%
	Wells Fargo Bank, National Association	4,200,000.00	5.60%
1998-E Class A	Bank of New York (The)	55,050,000.00	7.34%
	Citibank, N.A.	125,000,000.00	16.67%
	JPMorgan Chase Bank	154,850,000.00	20.65%
	Mellon Trust of New England, National Association	177,170,000.00	23.62%
	PNC Bank, National Association	39,260,000.00	5.23%
	State Street Bank and Trust Company	91,640,000.00	12.22%
	U.S. Bank N.A.	86,000,000.00	11.47%
1998-E Class B	Bank of New York (The)	9,500,000.00	14.35%
	Bank of Tokyo—Mitsubishi Trust Company	20,000,000.00	30.21%
	JPMorgan Chase Bank/Correspondence Clearing Services 2	23,000,000.00	34.74%
	JPMorgan Chase Bank	13,150,000.00	19.86%
1998-G Class A	Citibank, N.A.	157,545,000.00	24.71%
	Investors Bank & Trust Company	51,000,000.00	8.00%
	JPMorgan Chase Bank	148,450,000.00	23.29%
	State Street Bank and Trust Company	191,125,000.00	29.98%
1998-G Class B	Bank of New York (The)	10,750,000.00	19.11%
	JPMorgan Chase Bank	30,000,000.00	53.33%
	State Street Bank and Trust Company	15,000,000.00	26.67%
1999-B Class A	Bank of New York (The)	126,884,000.00	19.90%
	JPMorgan Chase Bank	132,864,000.00	20.84%
	Mellon Trust of New England, National Association	65,211,000.00	10.23%
	Northern Trust Company (The)	41,024,000.00	6.44%
	State Street Bank and Trust Company	154,450,000.00	24.23%
1999-B Class B	Bank of New York (The)	5,000,000.00	8.89%
	JPMorgan Chase Bank	26,250,000.00	46.67%
	Mellon Trust of New England, National Association	10,000,000.00	17.78%
	State Street Bank and Trust Company	13,000,000.00	23.11%
1999-J Class A	Bank of New York (The)	167,077,000.00	19.66%
	JPMorgan Chase Bank	216,941,000.00	25.52%
	Mellon Trust of New England, National Association	100,738,000.00	11.85%
	State Street Bank and Trust Company	180,080,000.00	21.19%
1999-J Class B	Bank of New York (The)	7,052,000.00	9.40%
	Citibank, N.A.	10,000,000.00	13.33%
	JPMorgan Chase Bank	32,770,000.00	43.69%
	Mellon Trust of New England, National Association	16,950,000.00	22.60%
1999-L Class A	Brown Brothers Harriman & Co.	45,350,000.00	7.11%
	JPMorgan Chase Bank/Correspondence Clearing Services 2	44,680,000.00	7.01%
	JPMorgan Chase Bank	224,600,000.00	35.23%
	PNC Bank, National Association	74,101,000.00	11.62%
	State Street Bank and Trust Company	171,956,000.00	26.97%
1999-L Class B	State Street Bank and Trust Company	56,250,000.00	100.00%
2000-D Class A	BNY/Sun Trust Capital Markets	75,000,000.00	10.38%
	Citibank, N.A.	82,260,000.00	11.39%
	Investors Bank & Trust Company	43,875,000.00	6.07%
	JPMorgan Chase Bank	87,542,000.00	12.12%
	Mellon Trust of New England, National Association	150,691,000.00	20.86%
	State Street Bank and Trust Company	216,590,000.00	29.98%
2000-D Class B	JPMorgan Chase Bank	58,750,000.00	92.16%
	State Street Bank and Trust Company	5,000,000.00	7.84%

2000-E Class A	Bank of New York (The)	111,540,000.00	22.31%
	JPMorgan Chase Bank	69,850,000.00	13.97%
	Mellon Trust of New England, National Association	26,915,000.00	5.38%
	Northern Trust Company (The)	56,900,000.00	11.38%
	State Street Bank and Trust Company	134,625,000.00	26.93%
2000-E Class B	Citibank, N.A.	23,750,000.00	52.78%
	JPMorgan Chase Bank	13,950,000.00	31.00%
	LaSalle Bank N.A.	3,900,000.00	8.67%
2000-H Class A	Bank of New York (The)	45,000,000.00	7.56%
	Citibank, N.A.	38,550,000.00	6.48%
	JPMorgan Chase Bank/Correspondence Clearing Services 2	30,000,000.00	5.04%
	JPMorgan Chase Bank	209,500,000.00	35.21%
	State Street Bank and Trust Company	114,950,000.00	19.32%
	U.S. Bank N.A.	137,000,000.00	23.03%
2000-H Class B	JPMorgan Chase Bank/Correspondence Clearing Services 2	13,000,000.00	24.76%
	JPMorgan Chase Bank	25,000,000.00	47.62%
	State Street Bank and Trust Company	14,500,000.00	27.62%
2000-L Class A	Bank of New York (The)	101,849,000.00	23.96%
	Citibank, N.A.	63,675,000.00	14.98%
	JPMorgan Chase Bank	51,845,000.00	12.20%
	Mellon Trust of New England, National Association	78,232,000.00	18.41%
	State Street Bank and Trust Company	80,485,000.00	18.94%
2000-L Class B	Bank of New York (The)	4,000,000.00	10.67%
	Northern Trust Company (The)	2,500,000.00	6.67%
	State Street Bank and Trust Company	12,000,000.00	32.00%
	Wachovia Bank N.A. – Phila. Main	18,750,000.00	50.00%
2001-B Class B	Bank of New York (The)	36,250,000.00	64.44%
	JPMorgan Chase Bank	20,000,000.00	35.56%
2001-B Class A	Bank of New York (The)	41,000,000.00	6.43%
	Citibank, N.A.	123,000,000.00	19.29%
	JPMorgan Chase Bank	221,000,000.00	34.67%
	LaSalle Bank N.A.	46,000,000.00	7.22%
	U.S. Bank N.A.	120,000,000.00	18.82%

The address of each of the above participants is:

c/o The Depository Trust Company  
55 Water Street  
New York, NY 10041

**Item 13: Certain Relationships and Related Transactions.**

Not Applicable.

**Item 14: Principal Accountant Fees and Services.**

Not Applicable.

**PART IV**

**Item 15. Exhibits, Financial Statement Schedules.**

(a)(1) Not Applicable.

(a)(2) Not Applicable.

(a)(3) Not Applicable.

(b) Exhibits

Exhibit Number	Description
31.1	Certification.
99.1	Reports of PricewaterhouseCoopers LLP dated August 11, 2006 pursuant to Section 3.06 of the Agreement with regard to FIA Card Services, National Association (including the related assertion letters of FIA regarding its internal controls and its compliance with the provisions of the Agreement, each delivered pursuant to Section 3.06 of the Agreement).
99.2	Servicer Compliance Statement dated August 11, 2006 with respect to Series 1996-M, Series 1997-B, Series 1998-E, Series 1998-G, Series 1999-B, Series 1999-J, Series 1999-L, Series 2000-D, Series 2000-E, Series 2000-H, Series 2000-L, and Series 2001-B.

(c) Not Applicable.

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**SIGNATURES**

Pursuant to the requirements of Section 13 or 15(d) 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.

**BA Master Credit Card Trust II**

By: FIA Card Services, National Association, as Servicer

By: /s/ Marcie E. Copson-Hall

Name: Marcie E. Copson-Hall

Title: Senior Vice President

Date: September 28, 2006

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EXHIBIT INDEX

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## Certification

I, Marcie E. Copson-Hall, certify that:

1. I have reviewed this annual report on Form 10-K, and all reports on Form 8-K containing distribution or servicing reports filed in respect of periods included in the year covered by this annual report, of the BA Master Credit Card Trust II;
2. Based on my knowledge, the information in these reports, taken as a whole, does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading as of the last day of the period covered by this annual report;
3. Based on my knowledge, the distribution or servicing information required to be provided to the trustee by the servicer under the pooling and servicing, or similar, agreement, for inclusion in these reports is included in these reports;
4. I am responsible for reviewing the activities performed by the servicer under the pooling and servicing, or similar, agreement, and based upon my knowledge and the annual compliance review required under that agreement, and except as disclosed in the reports, the servicer has fulfilled its obligations under that servicing agreement; and
5. The reports disclose all significant deficiencies relating to the servicer's compliance with the minimum servicing standards based upon the report provided by an independent public accountant, after conducting a review in compliance with the Uniform Single Attestation Program for Mortgage Bankers or similar procedure, as set forth in the pooling and servicing, or similar, agreement, that is included in these reports.

In giving the certifications above, I have reasonably relied on information provided to me by the following unaffiliated parties: The Bank of New York and JPMorgan Chase Bank.

Date: September 28, 2006

By:           /s/ Marcie E. Copson-Hall          

Name: Marcie E. Copson-Hall

Title: Senior Vice President

**[PricewaterhouseCoopers LLP Letterhead]**

## Report of Independent Accountants

To the Board of Directors and Shareholders  
FIA Card Services, National Association

BA Master Credit Card Trust II

We have examined management's assertion that FIA Card Services, National Association (the "Company"), a wholly owned subsidiary of Bank of America Corporation, complied with the covenants and conditions of sections 2.05(e), 2.06, 2.07, 2.08(a), 2.09, 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), (c) and (d) and 13.02(d) of the amended and restated BA Master Credit Card Trust II Pooling and Servicing Agreement dated June 10, 2006 (the "PSA") and the sections specified in Attachment A of the applicable Series' Pooling and Servicing Agreement Supplement (the "PSA Supplement"), between the Company and The Bank of New York, during the periods specified in Attachment A. In addition, we have examined management's assertion that the Company complied with the covenants and conditions of sections 310(a), 402(a), 907, 908(a) and 1201 of the amended and restated BA Credit Card Trust Indenture dated June 10, 2006 (the "Indenture") and sections 2.02(i) – (iv), 3.16 and 4.01(a) of the amended and restated BA Series Indenture Supplement dated June 10, 2006 (the "Indenture Supplement", together with the PSA, PSA Supplement and Indenture, the "Agreements"), between the Company and The Bank of New York, during the periods specified in Attachment A. This assertion is included in the accompanying report by management titled, "Report of Management on BA Master Credit Card Trust II and BA Credit Card Trust Internal Control and Pooling and Servicing Agreement/Indenture Compliance". Management is responsible for the Company's compliance with those requirements. Our responsibility is to express an opinion on management's assertion about the Company's compliance based on our examination.

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants and, accordingly, included examining, on a test basis, evidence about the Company's compliance with those requirements and performing such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion. Our examination does not provide a legal determination on the Company's compliance with specified requirements.

In our opinion, management's assertion that the Company complied with the aforementioned requirements during the periods specified in Attachment A, is fairly stated, in all material respects.

/s/ PricewaterhouseCoopers LLP

Charlotte, North Carolina

August 11, 2006

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Attachment A

**FIA Card Services, National Association - BA Master Credit Card Trust II**

<u>Series</u>	<u>Date of Applicable Supplement to Pooling &amp; Servicing Agreement</u>	<u>Applicable Supplement Sections</u>	<u>Compliance Period</u>
1995-C	June 29, 1995	PSA Supplement Sections 3(b), 4.05 through 4.14, 4.16(a), 4.17(a), 4.20(a) and (g), 4.21(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - July 15, 2005
1996-B	March 26, 1996	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - April 17, 2006
1996-G	July 17, 1996	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - June 30, 2006
1996-M	November 26, 1996	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a), and 9(c) and (d)	July 1, 2005 - June 30, 2006
1997-B	February 27, 1997	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - June 30, 2006
1997-D	May 22, 1997	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a) and 10(c) and (d)	July 1, 2005 - June 30, 2006

<b>Series</b>	<b>Date of Applicable Supplement to Pooling &amp; Servicing Agreement</b>	<b>Applicable Supplement Sections</b>	<b>Compliance Period</b>
1997-H	August 6, 1997	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a) and 10(c) and (d)	July 1, 2005 - June 30, 2006
1997-K	October 22, 1997	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - November 15, 2005
1997-O	December 23, 1997	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - June 30, 2006
1998-B	April 14, 1998	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a) and 10(c) and (d)	July 1, 2005 - June 30, 2006
1998-E	August 11, 1998	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a), and 9(c) and (d)	July 1, 2005 - June 30, 2006
1998-F	August 26, 1998	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - September 15, 2005
1998-G	September 10, 1998	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - June 30, 2006

<b>Series</b>	<b>Date of Applicable Supplement to Pooling &amp; Servicing Agreement</b>	<b>Applicable Supplement Sections</b>	<b>Compliance Period</b>
1999-B	March 26, 1999	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.16(a), 4.19(a) and (g), 4.20(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - June 30, 2006
1999-D	June 3, 1999	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - June 15, 2006
1999-J	September 23, 1999	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.16(a), 4.19(a) and (g), 4.20(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - June 30, 2006
1999-L	November 5, 1999	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - June 30, 2006
2000-D	May 11, 2000	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - June 30, 2006
2000-E	June 1, 2000	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.16(a), 4.19(a) and (g), 4.20(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - June 30, 2006

<b>Series</b>	<b>Date of Applicable Supplement to Pooling &amp; Servicing Agreement</b>	<b>Applicable Supplement Sections</b>	<b>Compliance Period</b>
2000-G	July 20, 2000	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - July 15, 2005
2000-H	August 23, 2000	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a), and 9(c) and (d)	July 1, 2005 - June 30, 2006
2000-I	September 8, 2000	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.16(a), 4.18, 4.19(a) and (g), 4.20(a), 5.02(a), and 9(c) and (d)	July 1, 2005 - August 15, 2005
2000-J	October 12, 2000	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.16(a), 4.18, 4.19(a), 4.20(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - June 30, 2006
2000-K	November 21, 2000	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - October 17, 2005
2000-L	December 13, 2000	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.16(a), 4.18, 4.19(a) and (g), 4.20(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - June 30, 2006

<b>Series</b>	<b>Date of Applicable Supplement to Pooling &amp; Servicing Agreement</b>	<b>Applicable Supplement Sections</b>	<b>Compliance Period</b>
2001-A	February 20, 2001	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - February 15, 2006
2001-B	March 8, 2001	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 5.02(a) and 9(c) and (d)	July 1, 2005 - June 30, 2006
2001-C	April 25, 2001	PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a) and 10(c) and (d)	July 1, 2005 - June 30, 2006
2001-D	May 24, 2001	PSA Supplement Sections 3(b), 4.05 through 4.07, 4.09, 5.02 and 7(c)	July 1, 2005 - June 30, 2006

(Attachment A continued)

FIA Card Services, National Association - BA Credit Card Trust

Series	Date of Applicable Indenture & Supplement	Issuance Date	Compliance Period
BASeries Class A (2001-1)	5/24/2001	5/31/2001	July 1, 2005 - January 31, 2006
BASeries Class A (2001-2)	5/24/2001	7/26/2001	July 1, 2005 - January 31, 2006
BASeries Class A (2001-3)	5/24/2001	8/8/2001	July 1, 2005 - January 31, 2006
BASeries Class A (2001-5)	5/24/2001	11/8/2001	July 1, 2005 - January 31, 2006
BASeries Class A (2001-Emerald)	5/24/2001	8/15/2001	July 1, 2005 - June 30, 2006
BASeries Class A (2002-1)	5/24/2001	1/31/2002	July 1, 2005 - January 31, 2006
BASeries Class A (2002-10)	5/24/2001	9/19/2002	July 1, 2005 - January 31, 2006
BASeries Class A (2002-11)	5/24/2001	10/30/2002	July 1, 2005 - June 30, 2006
BASeries Class A (2002-12)	5/24/2001	11/19/2002	July 1, 2005 - November 15, 2005
BASeries Class A (2002-13)	5/24/2001	12/18/2002	July 1, 2005 - January 31, 2006
BASeries Class A (2002-2)	5/24/2001	3/27/2002	July 1, 2005 - June 30, 2006
BASeries Class A (2002-3)	5/24/2001	4/24/2002	July 1, 2005 - January 31, 2006
BASeries Class A (2002-4)	5/24/2001	5/9/2002	July 1, 2005 - January 31, 2006
BASeries Class A (2002-5)	5/24/2001	5/30/2002	July 1, 2005 - January 31, 2006
BASeries Class A (2002-7)	5/24/2001	7/25/2002	July 1, 2005 - June 30, 2006
BASeries Class A (2002-8)	5/24/2001	7/31/2002	July 1, 2005 - January 31, 2006
BASeries Class A (2002-9)	5/24/2001	7/31/2002	July 1, 2005 - January 31, 2006
BASeries Class A (2003-1)	5/24/2001	2/27/2003	July 1, 2005 - January 31, 2006
BASeries Class A (2003-10)	5/24/2001	10/15/2003	July 1, 2005 - January 31, 2006
BASeries Class A (2003-11)	5/24/2001	11/6/2003	July 1, 2005 - January 31, 2006
BASeries Class A (2003-12)	5/24/2001	12/18/2003	July 1, 2005 - January 31, 2006
BASeries Class A (2003-2)	5/24/2001	3/26/2003	July 1, 2005 - January 31, 2006
BASeries Class A (2003-3)	5/24/2001	4/10/2003	July 1, 2005 - January 31, 2006
BASeries Class A (2003-4)	5/24/2001	4/24/2003	July 1, 2005 - January 31, 2006
BASeries Class A (2003-5)	5/24/2001	5/21/2003	July 1, 2005 - June 30, 2006
BASeries Class A (2003-6)	5/24/2001	6/4/2003	July 1, 2005 - January 31, 2006
BASeries Class A (2003-7)	5/24/2001	7/8/2003	July 1, 2005 - January 31, 2006
BASeries Class A (2003-8)	5/24/2001	8/5/2003	July 1, 2005 - January 31, 2006
BASeries Class A (2003-9)	5/24/2001	9/24/2003	July 1, 2005 - January 31, 2006
BASeries Class A (2004-1)	5/24/2001	2/26/2004	July 1, 2005 - June 30, 2006
BASeries Class A (2004-10)	5/24/2001	10/27/2004	July 1, 2005 - January 31, 2006
BASeries Class A (2004-2)	5/24/2001	2/25/2004	July 1, 2005 - January 31, 2006
BASeries Class A (2004-3)	5/24/2001	3/17/2004	July 1, 2005 - January 31, 2006
BASeries Class A (2004-4)	5/24/2001	4/15/2004	July 1, 2005 - January 31, 2006
BASeries Class A (2004-5)	5/24/2001	5/25/2004	July 1, 2005 - June 30, 2006
BASeries Class A (2004-6)	5/24/2001	6/17/2004	July 1, 2005 - January 31, 2006



<b>Series</b>	<b>Date of Applicable Indenture &amp; Supplement</b>	<b>Issuance Date</b>	<b>Compliance Period</b>
BASeries Class A (2004-7)	5/24/2001	7/28/2004	July 1, 2005 - January 31, 2006
BASeries Class A (2004-8)	5/24/2001	9/14/2004	July 1, 2005 - January 31, 2006
BASeries Class A (2004-9)	5/24/2001	10/1/2004	July 1, 2005 - June 30, 2006
BASeries Class A (2005-1)	5/24/2001	4/20/2005	July 1, 2005 - January 31, 2006
BASeries Class A (2005-10)	5/24/2001	11/29/2005	November 29, 2005 - January 31, 2006
BASeries Class A (2005-11)	5/24/2001	12/16/2005	December 16, 2005 - January 31, 2006
BASeries Class A (2005-2)	5/24/2001	5/19/2005	July 1, 2005 - January 31, 2006
BASeries Class A (2005-3)	5/24/2001	6/14/2005	July 1, 2005 - January 31, 2006
BASeries Class A (2005-4)	5/24/2001	7/7/2005	July 7, 2005 - January 31, 2006
BASeries Class A (2005-5)	5/24/2001	8/11/2005	August 11, 2005 - January 31, 2006
BASeries Class A (2005-6)	5/24/2001	8/25/2005	August 25, 2005 - January 31, 2006
BASeries Class A (2005-7)	5/24/2001	9/29/2005	September 29, 2005 - January 31, 2006
BASeries Class A (2005-8)	5/24/2001	10/12/2005	October 12, 2005 - January 31, 2006
BASeries Class A (2005-9)	5/24/2001	11/17/2005	November 17, 2005 - January 31, 2006
BASeries Class B (2001-1)	5/24/2001	5/24/2001	July 1, 2005 - January 31, 2006
BASeries Class B (2001-2)	5/24/2001	9/6/2001	July 1, 2005 - January 31, 2006
BASeries Class B (2001-3)	5/24/2001	12/20/2001	July 1, 2005 - June 30, 2006
BASeries Class B (2002-1)	5/24/2001	2/28/2002	July 1, 2005 - January 31, 2006
BASeries Class B (2002-2)	5/24/2001	6/12/2002	July 1, 2005 - January 31, 2006
BASeries Class B (2002-3)	5/24/2001	8/29/2002	July 1, 2005 - August 15, 2005
BASeries Class B (2002-4)	5/24/2001	10/29/2002	July 1, 2005 - January 31, 2006
BASeries Class B (2003-1)	5/24/2001	2/20/2003	July 1, 2005 - January 31, 2006
BASeries Class B (2003-2)	5/24/2001	6/12/2003	July 1, 2005 - January 31, 2006
BASeries Class B (2003-3)	5/24/2001	8/20/2003	July 1, 2005 - January 31, 2006
BASeries Class B (2003-4)	5/24/2001	10/15/2003	July 1, 2005 - June 30, 2006
BASeries Class B (2003-5)	5/24/2001	10/2/2003	July 1, 2005 - January 31, 2006
BASeries Class B (2004-1)	5/24/2001	4/1/2004	July 1, 2005 - January 31, 2006
BASeries Class B (2004-2)	5/24/2001	8/11/2004	July 1, 2005 - January 31, 2006
BASeries Class B (2005-1)	5/24/2001	6/22/2005	July 1, 2005 - January 31, 2006
BASeries Class B (2005-2)	5/24/2001	8/11/2005	August 11, 2005 - January 31, 2006
BASeries Class B (2005-3)	5/24/2001	11/9/2005	November 9, 2005 - June 30, 2006
BASeries Class B (2005-4)	5/24/2001	11/2/2005	November 2, 2005 - January 31, 2006
BASeries Class B (2006-2)	5/24/2001	3/24/2006	March 24, 2006 - June 30, 2006
BASeries Class C (2001-1)	5/24/2001	5/24/2001	July 1, 2005 - January 31, 2006
BASeries Class C (2001-2)	5/24/2001	7/12/2001	July 1, 2005 - June 30, 2006
BASeries Class C (2001-3)	5/24/2001	7/25/2001	July 1, 2005 - January 31, 2006
BASeries Class C (2001-4)	5/24/2001	9/6/2001	July 1, 2005 - January 31, 2006
BASeries Class C (2001-5)	5/24/2001	12/11/2001	July 1, 2005 - January 31, 2006
BASeries Class C (2002-1)	5/24/2001	2/28/2002	July 1, 2005 - January 31, 2006
BASeries Class C (2002-2)	5/24/2001	6/12/2002	July 1, 2005 - June 30, 2006
BASeries Class C (2002-3)	5/24/2001	6/12/2002	July 1, 2005 - January 31, 2006
BASeries Class C (2002-4)	5/24/2001	8/29/2002	July 1, 2005 - January 31, 2006

<b>Series</b>	<b>Date of Applicable Indenture &amp; Supplement</b>	<b>Issuance Date</b>	<b>Compliance Period</b>
BASeries Class C (2002-5)	5/24/2001	8/29/2002	July 1, 2005 - August 15, 2005
BASeries Class C (2002-6)	5/24/2001	10/29/2002	July 1, 2005 - January 31, 2006
BASeries Class C (2002-7)	5/24/2001	10/29/2002	July 1, 2005 - January 31, 2006
BASeries Class C (2003-1)	5/24/2001	2/4/2003	July 1, 2005 - January 31, 2006
BASeries Class C (2003-2)	5/24/2001	2/12/2003	July 1, 2005 - January 31, 2006
BASeries Class C (2003-3)	5/24/2001	5/8/2003	July 1, 2005 - January 31, 2006
BASeries Class C (2003-4)	5/24/2001	6/19/2003	July 1, 2005 - June 30, 2006
BASeries Class C (2003-5)	5/24/2001	7/2/2003	July 1, 2005 - January 31, 2006
BASeries Class C (2003-6)	5/24/2001	7/30/2003	July 1, 2005 - January 31, 2006
BASeries Class C (2003-7)	5/24/2001	11/5/2003	July 1, 2005 - January 31, 2006
BASeries Class C (2004-1)	5/24/2001	3/16/2004	July 1, 2005 - January 31, 2006
BASeries Class C (2004-2)	5/24/2001	7/1/2004	July 1, 2005 - January 31, 2006
BASeries Class C (2005-1)	5/24/2001	6/1/2005	July 1, 2005 - January 31, 2006
BASeries Class C (2005-2)	5/24/2001	9/22/2005	September 22, 2005 - January 31, 2006
BASeries Class C (2005-3)	5/24/2001	10/20/2005	October 20, 2005 - January 31, 2006

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**[PricewaterhouseCoopers LLP Letterhead]**

Report of Independent Accountants

To the Board of Directors and Shareholders  
FIA Card Services, National Association

BA Master Credit Card Trust II

We have examined management's assertion included in the accompanying report by management titled, "Report of Management on BA Master Credit Card Trust II and BA Credit Card Trust Internal Control and Pooling and Servicing Agreement/Indenture Compliance" (the "Report"), that FIA Card Services, National Association's (the "Company"), a wholly owned subsidiary of Bank of America Corporation, controls over functions performed as servicer of the BA Master Credit Card Trust II (the "Master Trust"), and the BAseries notes issued from the BA Credit Card Trust (the "Note Trust", together with the Master Trust, the "Trusts") as specified in Attachment A, are effective, as of June 30, 2006 in providing reasonable assurance that (a) Trust assets are safeguarded against loss from unauthorized use or disposition, (b) that transactions are executed in accordance with management's authorization in conformity with the amended and restated BA Master Credit Card Trust II Pooling and Servicing Agreement (the "PSA"), the amended and restated BA Credit Card Master Note Trust Indenture ("Indenture"), and the amended and restated BAseries Indenture Supplement (the "Indenture Supplement"), all dated June 10, 2006, as well as the applicable Pooling and Servicing Agreement Supplement for each Series (the "PSA Supplements" together with the PSA, Indenture, and Indenture Supplement, the "Agreements"), as specified in Attachment A, between the Company and The Bank of New York as Trustee, and (c) that transactions are recorded properly to permit the preparation of the required financial reports. The Company's management is responsible for controls over functions performed as servicer of the Trusts. Our responsibility is to express an opinion on management's assertion based on our examination.

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants and, accordingly, included obtaining an understanding of internal controls over the functions performed by the Company as servicer for the Trusts, testing and evaluating the design and operating effectiveness of internal controls, and performing such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion.

Because of inherent limitations in any internal control, misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of internal controls over the functions

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performed by the Company as servicer for the Trusts to future periods are subject to the risk that the internal control may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

In our opinion, management's assertion, that the Company's controls over the functions performed as servicer of the Trusts are effective as of June 30, 2006 in providing reasonable assurance that assets of the Trusts are safeguarded against loss from unauthorized use or disposition, that transactions are executed in accordance with management's authorization in conformity with the Agreements, and that transactions are recorded properly to permit the preparation of the required financial reports is fairly stated, in all material respects, based upon the following criteria specified in the Report:

- Funds collected are remitted to the Trustee in accordance with the Agreements.
- Trust assets are segregated from those retained by the Company in accordance with the Agreements.
- Expenses incurred by the Trusts are calculated and remitted in accordance with the Agreements.
- The additions of accounts to the Trusts are authorized in accordance with the Agreements.
- The removals of accounts from the Trusts are authorized in accordance with the Agreements.
- Trust assets amortizing out of the Trusts are calculated in accordance with the Agreements.
- Monthly Trust reports generated in the form of "Exhibits" and provided to the Trustee are reviewed by a Vice President or above prior to distribution.
- Monthly Trust reports generated in the form of "Exhibits" contain all information required by the Agreements.

/s/ PricewaterhouseCoopers LLP

Charlotte, North Carolina

August 11, 2006

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**Attachment A**

**BA Master Credit Card II Series**

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BA Master Credit Card Trust II Series 1996-G  
BA Master Credit Card Trust II Series 1996-M  
BA Master Credit Card Trust II Series 1997-B  
BA Master Credit Card Trust II Series 1997-D  
BA Master Credit Card Trust II Series 1997-H  
BA Master Credit Card Trust II Series 1997-O  
BA Master Credit Card Trust II Series 1998-B  
BA Master Credit Card Trust II Series 1998-E  
BA Master Credit Card Trust II Series 1998-G  
BA Master Credit Card Trust II Series 1999-B  
BA Master Credit Card Trust II Series 1999-J  
BA Master Credit Card Trust II Series 1999-L  
BA Master Credit Card Trust II Series 2000-D  
BA Master Credit Card Trust II Series 2000-E  
BA Master Credit Card Trust II Series 2000-H  
BA Master Credit Card Trust II Series 2000-J  
BA Master Credit Card Trust II Series 2000-L  
BA Master Credit Card Trust II Series 2001-B  
BA Master Credit Card Trust II Series 2001-C  
BA Master Credit Card Trust II Series 2001-D

**PSA Supplement Date (1)**

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July 17, 1996  
November 26, 1996  
February 27, 1997  
May 22, 1997  
August 6, 1997  
December 23, 1997  
April 14, 1998  
August 11, 1998  
September 10, 1998  
March 26, 1999  
September 23, 1999  
November 5, 1999  
May 11, 2000  
June 1, 2000  
August 23, 2000  
October 12, 2000  
December 13, 2000  
March 8, 2001  
April 25, 2001  
May 24, 2001

Legend: (1) Associated document may have been amended

**BA Credit Card Trust Series****Issuance Date**

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BASeries Class A (2001-2)	July 26, 2001
BASeries Class A (2001-3)	August 8, 2001
BASeries Class A (2001-5)	November 8, 2001
BASeries Class A (2001-Emerald)	August 15, 2001
BASeries Class A (2002-1)	January 31, 2002
BASeries Class A (2002-10)	September 19, 2002
BASeries Class A (2002-11)	October 30, 2002
BASeries Class A (2002-13)	December 18, 2002
BASeries Class A (2002-2)	March 27, 2002
BASeries Class A (2002-3)	April 24, 2002
BASeries Class A (2002-4)	May 9, 2002
BASeries Class A (2002-5)	May 30, 2002
BASeries Class A (2002-7)	July 25, 2002
BASeries Class A (2002-8)	July 31, 2002
BASeries Class A (2002-9)	July 31, 2002
BASeries Class A (2003-1)	February 27, 2003
BASeries Class A (2003-10)	October 15, 2003
BASeries Class A (2003-11)	November 6, 2003
BASeries Class A (2003-12)	December 18, 2003
BASeries Class A (2003-3)	April 10, 2003
BASeries Class A (2003-4)	April 24, 2003
BASeries Class A (2003-5)	May 21, 2003
BASeries Class A (2003-6)	June 4, 2003
BASeries Class A (2003-7)	July 8, 2003
BASeries Class A (2003-8)	August 5, 2003
BASeries Class A (2003-9)	September 24, 2003
BASeries Class A (2004-1)	February 26, 2004
BASeries Class A (2004-10)	October 27, 2004
BASeries Class A (2004-2)	February 25, 2004
BASeries Class A (2004-3)	March 17, 2004
BASeries Class A (2004-4)	April 15, 2004
BASeries Class A (2004-5)	May 25, 2004
BASeries Class A (2004-6)	June 17, 2004
BASeries Class A (2004-7)	July 28, 2004
BASeries Class A (2004-8)	September 14, 2004
BASeries Class A (2004-9)	October 1, 2004
BASeries Class A (2005-1)	April 20, 2005
BASeries Class A (2005-10)	November 29, 2005

**BA Credit Card Trust Series****Issuance Date**

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BASeries Class A (2005-11)	December 16, 2005
BASeries Class A (2005-2)	May 19, 2005
BASeries Class A (2005-3)	June 14, 2005
BASeries Class A (2005-4)	July 7, 2005
BASeries Class A (2005-5)	August 11, 2005
BASeries Class A (2005-6)	August 25, 2005
BASeries Class A (2005-7)	September 29, 2005
BASeries Class A (2005-8)	October 12, 2005
BASeries Class A (2005-9)	November 17, 2005
BASeries Class A (2006-1)	February 15, 2006
BASeries Class A (2006-2)	March 7, 2006
BASeries Class A (2006-3)	March 30, 2006
BASeries Class A (2006-4)	May 31, 2006
BASeries Class A (2006-5)	June 9, 2006
BASeries Class B (2001-2)	September 6, 2001
BASeries Class B (2001-3)	December 20, 2001
BASeries Class B (2002-1)	February 28, 2002
BASeries Class B (2002-2)	June 12, 2002
BASeries Class B (2002-4)	October 29, 2002
BASeries Class B (2003-1)	February 20, 2003
BASeries Class B (2003-2)	June 12, 2003
BASeries Class B (2003-3)	August 20, 2003
BASeries Class B (2003-4)	October 15, 2003
BASeries Class B (2003-5)	October 2, 2003
BASeries Class B (2004-1)	April 1, 2004
BASeries Class B (2004-2)	August 11, 2004
BASeries Class B (2005-1)	June 22, 2005
BASeries Class B (2005-2)	August 11, 2005
BASeries Class B (2005-3)	November 9, 2005
BASeries Class B (2005-4)	November 2, 2005
BASeries Class B (2006-1)	March 3, 2006
BASeries Class B (2006-2)	March 24, 2006
BASeries Class C (2001-2)	July 12, 2001
BASeries Class C (2001-3)	July 25, 2001
BASeries Class C (2001-4)	September 6, 2001
BASeries Class C (2001-5)	December 11, 2001
BASeries Class C (2002-1)	February 28, 2002
BASeries Class C (2002-2)	June 12, 2002
BASeries Class C (2002-3)	June 12, 2002

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**BA Credit Card Trust Series**

BASeries Class C (2002-4)  
BASeries Class C (2002-6)  
BASeries Class C (2002-7)  
BASeries Class C (2003-1)  
BASeries Class C (2003-2)  
BASeries Class C (2003-3)  
BASeries Class C (2003-4)  
BASeries Class C (2003-5)  
BASeries Class C (2003-6)  
BASeries Class C (2003-7)  
BASeries Class C (2004-1)  
BASeries Class C (2004-2)  
BASeries Class C (2005-1)  
BASeries Class C (2005-2)  
BASeries Class C (2005-3)  
BASeries Class C (2006-1)  
BASeries Class C (2006-2)  
BASeries Class C (2006-3)  
BASeries Class C (2006-4)

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**Issuance Date**

August 29, 2002  
October 29, 2002  
October 29, 2002  
February 4, 2003  
February 12, 2003  
May 8, 2003  
June 19, 2003  
July 2, 2003  
July 30, 2003  
November 5, 2003  
March 16, 2004  
July 1, 2004  
June 1, 2005  
September 22, 2005  
October 20, 2005  
February 17, 2006  
March 17, 2006  
May 31, 2006  
June 15, 2006



**Report of Management on BA Master Credit Card Trust II and BA Credit Card Trust  
Internal Control  
and Pooling and Servicing Agreement/Indenture Compliance**

**Trust Internal Control**

FIA Card Services, National Association (formerly known as MBNA America Bank, N.A.), (“FIA” or the “Company”), a wholly owned subsidiary of Bank of America Corporation, is responsible for establishing and maintaining effective controls over the functions performed as servicer of FIA’s BA Master Credit Card Trust II and BA Credit Card Trust (the “Trusts” or individually “Trust”). These controls are designed to provide reasonable assurance to the Company’s management and board of directors that Trust assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management’s authorization in conformity with the applicable Pooling and Servicing Agreement, Pooling and Servicing Agreement Supplements, Indenture and BAseries Indenture Supplement (together the “Agreements”) as specified in Appendix I, between FIA as Seller and Servicer and the applicable Trustee (specific Agreements and Trustees are listed in Appendix I) and are recorded properly to permit the preparation of the required financial reports.

Because of inherent limitations in any control, no matter how well-designed, misstatements due to error or fraud may occur and not be detected, including the possibility of the circumvention or overriding of controls. Accordingly, even effective controls can provide only reasonable assurance with respect to the achievement of any objectives of controls. Further, because of changes in conditions, the effectiveness of controls may vary over time.

The Company has determined that the objectives of controls with respect to servicing and reporting of sold loans are to provide reasonable, but not absolute assurance that:

- Funds collected are remitted to the Trustee in accordance with the Agreements.
- Trust assets are segregated from those retained by FIA in accordance with the Agreements.
- Expenses incurred by the Trusts are calculated and remitted in accordance with the Agreements.
- The additions of accounts to the Trusts are authorized in accordance with the Agreements.
- The removals of accounts from the Trusts are authorized in accordance with the Agreements.

**Trust Internal Control** (continued)

- Trust assets amortizing out of the Trusts are calculated in accordance with the Agreements.
- Monthly Trust reports generated in the form of “Exhibits” and provided to the Trustee are reviewed by a Vice President or above prior to distribution.
- Monthly Trust reports generated in the form of “Exhibits” contain all information required by the Agreements.

The Company assessed its controls over the functions performed as servicer of the Trusts in relation to these criteria. Based upon this assessment, the Company believes that, as of June 30, 2006, its controls over the functions performed as servicer of the Trusts are effective in providing reasonable assurance that Trust assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management’s authorization in conformity with the Agreements between FIA and the applicable Trustees and are recorded properly to permit the preparation of the required financial reports.

**Pooling and Servicing Agreement Compliance**

The Company is responsible for complying with the covenants and conditions of the Agreements listed in Appendix II to this report. The Company is also responsible for establishing and maintaining effective internal control over compliance with the covenants and conditions of the Agreements. The Company has performed an evaluation of its compliance with the requirements of the relevant covenants and conditions identified in Appendix II for each of the Agreements. Based on this evaluation, FIA complied with the requirements of the relevant covenants and conditions of the Agreements identified in Appendix II for each of the Agreements during the periods specified in Appendix II.

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**FIA Card Services, National Association (formerly known as  
MBNA America Bank, N.A.) by:**

**/s/ Randall J. Black**

**Randall J. Black  
Senior Vice President**

**/s/ Marcie E. Copson-Hall**

**Marcie E. Copson-Hall  
Senior Vice President**

**/s/ Scott McCarthy**

**Scott McCarthy  
Senior Vice President**

**/s/ Robert W. Lamantia**

**Robert W. Lamantia  
Senior Vice President**

---

**Appendix I**  
**BA Master Credit Card Trust II**  
**Internal Control at June 30, 2006**

<u>TRUST</u>	<u>ISSUANCE DATE</u>
BA Master Credit Card Trust II Series 1996-G	7/17/1996
BA Master Credit Card Trust II Series 1996-M	11/26/1996
BA Master Credit Card Trust II Series 1997-B	2/27/1997
BA Master Credit Card Trust II Series 1997-D	5/22/1997
BA Master Credit Card Trust II Series 1997-H	8/6/1997
BA Master Credit Card Trust II Series 1997-O	12/23/1997
BA Master Credit Card Trust II Series 1998-B	4/14/1998
BA Master Credit Card Trust II Series 1998-E	8/11/1998
BA Master Credit Card Trust II Series 1998-G	9/10/1998
BA Master Credit Card Trust II Series 1999-B	3/26/1999
BA Master Credit Card Trust II Series 1999-J	9/23/1999
BA Master Credit Card Trust II Series 1999-L	11/5/1999
BA Master Credit Card Trust II Series 2000-D	5/11/2000
BA Master Credit Card Trust II Series 2000-E	6/1/2000
BA Master Credit Card Trust II Series 2000-H	8/23/2000
BA Master Credit Card Trust II Series 2000-J	10/12/2000
BA Master Credit Card Trust II Series 2000-L	12/13/2000
BA Master Credit Card Trust II Series 2001-B	3/8/2001
BA Master Credit Card Trust II Series 2001-C	4/25/2001
BA Master Credit Card Trust II Series 2001-D	5/24/2001

**Appendix I**  
**BA Credit Card Trust**  
**Internal Control at June 30, 2006**

<u>TRUST</u>	<u>ISSUANCE DATE</u>
<u>Full Year</u>	
BASeries Class C (2001-2)	7/12/2001
BASeries Class C (2001-3)	7/25/2001
BASeries Class A (2001-2)	7/26/2001
BASeries Class A (2001-3)	8/8/2001
BASeries Class A (2001-Emerald)	8/15/2001
BASeries Class B (2001-2)	9/6/2001
BASeries Class C (2001-4)	9/6/2001
BASeries Class A (2001-5)	11/8/2001
BASeries Class C (2001-5)	12/11/2001
BASeries Class B (2001-3)	12/20/2001
BASeries Class A (2002-1)	1/31/2002
BASeries Class B (2002-1)	2/28/2002
BASeries Class C (2002-1)	2/28/2002
BASeries Class A (2002-2)	3/27/2002
BASeries Class A (2002-3)	4/24/2002
BASeries Class A (2002-4)	5/9/2002
BASeries Class A (2002-5)	5/30/2002
BASeries Class B (2002-2)	6/12/2002
BASeries Class C (2002-2)	6/12/2002
BASeries Class C (2002-3)	6/12/2002
BASeries Class A (2002-7)	7/25/2002
BASeries Class A (2002-8)	7/31/2002
BASeries Class A (2002-9)	7/31/2002
BASeries Class C (2002-4)	8/29/2002
BASeries Class A (2002-10)	9/19/2002
BASeries Class B (2002-4)	10/29/2002
BASeries Class C (2002-6)	10/29/2002
BASeries Class C (2002-7)	10/29/2002
BASeries Class A (2002-11)	10/30/2002
BASeries Class A (2002-13)	12/18/2002
BASeries Class C (2003-1)	2/4/2003
BASeries Class C (2003-2)	2/12/2003
BASeries Class B (2003-1)	2/20/2003
BASeries Class A (2003-1)	2/27/2003
BASeries Class A (2003-3)	4/10/2003
BASeries Class A (2003-4)	4/24/2003
BASeries Class C (2003-3)	5/8/2003
BASeries Class A (2003-5)	5/21/2003
BASeries Class A (2003-6)	6/4/2003
BASeries Class B (2003-2)	6/12/2003
BASeries Class C (2003-4)	6/19/2003
BASeries Class C (2003-5)	7/2/2003
BASeries Class A (2003-7)	7/8/2003
BASeries Class C (2003-6)	7/30/2003
BASeries Class A (2003-8)	8/5/2003
BASeries Class B (2003-3)	8/20/2003
BASeries Class A (2003-9)	9/24/2003
BASeries Class B (2003-5)	10/2/2003
BASeries Class A (2003-10)	10/15/2003
BASeries Class B (2003-4)	10/15/2003
BASeries Class C (2003-7)	11/5/2003
BASeries Class A (2003-11)	11/6/2003
BASeries Class A (2003-12)	12/18/2003
BASeries Class A (2004-2)	2/25/2004
BASeries Class A (2004-1)	2/26/2004
BASeries Class C (2004-1)	3/16/2004
BASeries Class A (2004-3)	3/17/2004
BASeries Class B (2004-1)	4/1/2004
BASeries Class A (2004-4)	4/15/2004
BASeries Class A (2004-5)	5/25/2004

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**Appendix I**  
**BA Credit Card Trust**  
**Internal Control at June 30, 2006**

<u>TRUST</u>	<u>ISSUANCE DATE</u>
BASeries Class A (2004-6)	6/17/2004
BASeries Class C (2004-2)	7/1/2004
BASeries Class A (2004-7)	7/28/2004
BASeries Class B (2004-2)	8/11/2004
BASeries Class A (2004-8)	9/14/2004
BASeries Class A (2004-9)	10/1/2004
BASeries Class A (2004-10)	10/27/2004
BASeries Class A (2005-1)	4/20/2005
BASeries Class A (2005-2)	5/19/2005
BASeries Class C (2005-1)	6/1/2005
BASeries Class A (2005-3)	6/14/2005
BASeries Class B (2005-1)	6/22/2005
<b><u>New issuances</u></b>	
BASeries Class A (2005-4)	7/7/2005
BASeries Class A (2005-5)	8/11/2005
BASeries Class B (2005-2)	8/11/2005
BASeries Class A (2005-6)	8/25/2005
BASeries Class C (2005-2)	9/22/2005
BASeries Class A (2005-7)	9/29/2005
BASeries Class A (2005-8)	10/12/2005
BASeries Class C (2005-3)	10/20/2005
BASeries Class B (2005-4)	11/2/2005
BASeries Class B (2005-3)	11/9/2005
BASeries Class A (2005-9)	11/17/2005
BASeries Class A (2005-10)	11/29/2005
BASeries Class A (2005-11)	12/16/2005
BASeries Class A (2006-1)	2/15/2006
BASeries Class C (2006-1)	2/17/2006
BASeries Class B (2006-1)	3/3/2006
BASeries Class A (2006-2)	3/7/2006
BASeries Class C (2006-2)	3/17/2006
BASeries Class B (2006-2)	3/24/2006
BASeries Class A (2006-3)	3/30/2006
BASeries Class A (2006-4)	5/31/2006
BASeries Class C (2006-3)	5/31/2006
BASeries Class A (2006-5)	6/9/2006
BASeries Class C (2006-4)	6/15/2006

**Appendix II**  
**BA Master Credit Card Trust II**  
**Compliance for the periods identified below**

<u>TRUST</u>	<u>TRUSTEE</u>	<u>PSA DATE *</u>	<u>PSA SUPPL. DATE *</u>	<u>COMPLIANCE PERIOD</u>	<u>SERVICING PSA COVENANTS &amp; CONDITIONS</u>
<b>Partial Year</b>					
BA Master Credit Card Trust II Series 1995-C	The Bank of New York	8/4/1994	6/29/1995	7/1/05 - 7/15/05	(c)
BA Master Credit Card Trust II Series 1996-B	The Bank of New York	8/4/1994	3/26/1996	7/1/05 - 4/17/06	(a)
BA Master Credit Card Trust II Series 1997-K	The Bank of New York	8/4/1994	10/22/1997	7/1/05 - 11/15/05	(a)
BA Master Credit Card Trust II Series 1998-F	The Bank of New York	8/4/1994	8/26/1998	7/1/05 - 9/15/05	(d)
BA Master Credit Card Trust II Series 1999-D	The Bank of New York	8/4/1994	6/3/1999	7/1/05 - 6/15/06	(a)
BA Master Credit Card Trust II Series 2000-G	The Bank of New York	8/4/1994	7/20/2000	7/1/05 - 7/15/05	(d)
BA Master Credit Card Trust II Series 2000-I	The Bank of New York	8/4/1994	9/8/2000	7/1/05 - 8/15/05	(g)
BA Master Credit Card Trust II Series 2000-K	The Bank of New York	8/4/1994	11/21/2000	7/1/05 - 10/17/05	(d)
BA Master Credit Card Trust II Series 2001-A	The Bank of New York	8/4/1994	2/20/2001	7/1/05 - 2/15/06	(a)
<b>Full Year</b>					
BA Master Credit Card Trust II Series 1996-G	The Bank of New York	8/4/1994	7/17/1996	7/1/05 - 6/30/06	(a)
BA Master Credit Card Trust II Series 1996-M	The Bank of New York	8/4/1994	11/26/1996	7/1/05 - 6/30/06	(d)
BA Master Credit Card Trust II Series 1997-B	The Bank of New York	8/4/1994	2/27/1997	7/1/05 - 6/30/06	(a)
BA Master Credit Card Trust II Series 1997-D	The Bank of New York	8/4/1994	5/22/1997	7/1/05 - 6/30/06	(e)
BA Master Credit Card Trust II Series 1997-H	The Bank of New York	8/4/1994	8/6/1997	7/1/05 - 6/30/06	(e)
BA Master Credit Card Trust II Series 1997-O	The Bank of New York	8/4/1994	12/23/1997	7/1/05 - 6/30/06	(a)
BA Master Credit Card Trust II Series 1998-B	The Bank of New York	8/4/1994	4/14/1998	7/1/05 - 6/30/06	(e)
BA Master Credit Card Trust II Series 1998-E	The Bank of New York	8/4/1994	8/11/1998	7/1/05 - 6/30/06	(d)
BA Master Credit Card Trust II Series 1998-G	The Bank of New York	8/4/1994	9/10/1998	7/1/05 - 6/30/06	(a)
BA Master Credit Card Trust II Series 1999-B	The Bank of New York	8/4/1994	3/26/1999	7/1/05 - 6/30/06	(f)
BA Master Credit Card Trust II Series 1999-J	The Bank of New York	8/4/1994	9/23/1999	7/1/05 - 6/30/06	(f)
BA Master Credit Card Trust II Series 1999-L	The Bank of New York	8/4/1994	11/5/1999	7/1/05 - 6/30/06	(a)
BA Master Credit Card Trust II Series 2000-D	The Bank of New York	8/4/1994	5/11/2000	7/1/05 - 6/30/06	(a)
BA Master Credit Card Trust II Series 2000-E	The Bank of New York	8/4/1994	6/1/2000	7/1/05 - 6/30/06	(f)
BA Master Credit Card Trust II Series 2000-H	The Bank of New York	8/4/1994	8/23/2000	7/1/05 - 6/30/06	(d)
BA Master Credit Card Trust II Series 2000-J	The Bank of New York	8/4/1994	10/12/2000	7/1/05 - 6/30/06	(h)
BA Master Credit Card Trust II Series 2000-L	The Bank of New York	8/4/1994	12/13/2000	7/1/05 - 6/30/06	(g)
BA Master Credit Card Trust II Series 2001-B	The Bank of New York	8/4/1994	3/8/2001	7/1/05 - 6/30/06	(a)
BA Master Credit Card Trust II Series 2001-C	The Bank of New York	8/4/1994	4/25/2001	7/1/05 - 6/30/06	(e)
BA Master Credit Card Trust II Series 2001-D	The Bank of New York	8/4/1994	5/24/2001	7/1/05 - 6/30/06	(i)

\* - Indicates associated agreement may have been amended

**PSA and PSA Supplement Covenants and Conditions**

- (a) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 2.09, 3.02, 3.04, 3.05, 3.06 (b), 4.02(a), 4.03(a), ( c ) and (d), 13.02 (d).  
PSA Supplement Sections - 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 5.02(a), 9(c) and (d).
- (c) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 2.09, 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), ( c ), and (d), 13.02 (d).  
PSA Supplement Sections - 3(b), 4.05 through 4.14, 4.16(a), 4.17(a), 4.20(a) and (g), 4.21(a), 5.02(a), 9(c) and (d).
- (d) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 2.09, 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), ( c ) and (d), 13.02 (d).  
PSA Supplement Sections - 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a), 9(c) and (d).
- (e) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 2.09, 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(c), 4.03(d), 13.02 (d).  
PSA Supplement Sections - 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.18(a) 5.02(a), 10(c) and (d).
- (f) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 2.09, 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), ( c ) and (d), 13.02 (d).  
PSA Supplement Sections - 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.16(a), 4.19(a) and (g), 4.20(a), 5.02(a), 9(c) and (d).
- (g) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 2.09, 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), ( c ) and (d), 13.02 (d).  
PSA Supplement Sections - 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.16(a), 4.18, 4.19(a) and (g), 4.20(a), 5.02(a), 9(c) and (d).
- (h) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 2.09, 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), ( c ) and (d), 13.02 (d).  
PSA Supplement Sections - 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.16(a), 4.18, 4.19(a), 4.20(a), 5.02(a), 9(c) and (d).
- (i) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 2.09, 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), ( c ) and (d), 13.02 (d).  
PSA Supplement Sections - 3(b), 4.05 through 4.07, 4.09, 5.02, 7(c).

**Appendix II**  
**BA Credit Card Trust**  
**Compliance for the periods identified below**

<u>TRUST</u>	<u>TRUSTEE</u>	<u>INDENTURE DATE*</u>	<u>INDENTURE SUPP. DATE*</u>	<u>ISSUANCE DATE</u>	<u>SERVICING COMPLIANCE PERIOD</u>	<u>INDENTURE COVENANTS AND CONDITIONS</u>
<b><u>Partial Year</u></b>						
BASeries Class B (2002-3)	The Bank of New York	5/24/2001	5/24/2001	8/29/2002	July 1, 2005 - August 15, 2005	(1)
BASeries Class C (2002-5)	The Bank of New York	5/24/2001	5/24/2001	8/29/2002	July 1, 2005 - August 15, 2005	(1)
BASeries Class A (2002-12)	The Bank of New York	5/24/2001	5/24/2001	11/19/2002	July 1, 2005 - November 15, 2005	(1)
<b><u>Full Year</u></b>						
BASeries Class B (2001-1)	The Bank of New York	5/24/2001	5/24/2001	5/24/2001	July 1, 2005 - January 31, 2006	(1)
BASeries Class C (2001-1)	The Bank of New York	5/24/2001	5/24/2001	5/24/2001	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2001-1)	The Bank of New York	5/24/2001	5/24/2001	5/31/2001	July 1, 2005 - January 31, 2006	(1)
BASeries Class C (2001-2)	The Bank of New York	5/24/2001	5/24/2001	7/12/2001	July 1, 2005 - June 30, 2006	(1)
BASeries Class C (2001-3)	The Bank of New York	5/24/2001	5/24/2001	7/25/2001	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2001-2)	The Bank of New York	5/24/2001	5/24/2001	7/26/2001	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2001-3)	The Bank of New York	5/24/2001	5/24/2001	8/8/2001	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2001-Emerald)	The Bank of New York	5/24/2001	5/24/2001	8/15/2001	July 1, 2005 - June 30, 2006	(1)
BASeries Class B (2001-2)	The Bank of New York	5/24/2001	5/24/2001	9/6/2001	July 1, 2005 - January 31, 2006	(1)
BASeries Class C (2001-4)	The Bank of New York	5/24/2001	5/24/2001	9/6/2001	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2001-5)	The Bank of New York	5/24/2001	5/24/2001	11/8/2001	July 1, 2005 - January 31, 2006	(1)
BASeries Class C (2001-5)	The Bank of New York	5/24/2001	5/24/2001	12/11/2001	July 1, 2005 - January 31, 2006	(1)
BASeries Class B (2001-3)	The Bank of New York	5/24/2001	5/24/2001	12/20/2001	July 1, 2005 - June 30, 2006	(1)
BASeries Class A (2002-1)	The Bank of New York	5/24/2001	5/24/2001	1/31/2002	July 1, 2005 - January 31, 2006	(1)
BASeries Class B (2002-1)	The Bank of New York	5/24/2001	5/24/2001	2/28/2002	July 1, 2005 - January 31, 2006	(1)
BASeries Class C (2002-1)	The Bank of New York	5/24/2001	5/24/2001	2/28/2002	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2002-2)	The Bank of New York	5/24/2001	5/24/2001	3/27/2002	July 1, 2005 - June 30, 2006	(1)
BASeries Class A (2002-3)	The Bank of New York	5/24/2001	5/24/2001	4/24/2002	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2002-4)	The Bank of New York	5/24/2001	5/24/2001	5/9/2002	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2002-5)	The Bank of New York	5/24/2001	5/24/2001	5/30/2002	July 1, 2005 - January 31, 2006	(1)
BASeries Class B (2002-2)	The Bank of New York	5/24/2001	5/24/2001	6/12/2002	July 1, 2005 - January 31, 2006	(1)
BASeries Class C (2002-2)	The Bank of New York	5/24/2001	5/24/2001	6/12/2002	July 1, 2005 - June 30, 2006	(1)
BASeries Class C (2002-3)	The Bank of New York	5/24/2001	5/24/2001	6/12/2002	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2002-7)	The Bank of New York	5/24/2001	5/24/2001	7/25/2002	July 1, 2005 - June 30, 2006	(1)
BASeries Class A (2002-8)	The Bank of New York	5/24/2001	5/24/2001	7/31/2002	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2002-9)	The Bank of New York	5/24/2001	5/24/2001	7/31/2002	July 1, 2005 - January 31, 2006	(1)
BASeries Class C (2002-4)	The Bank of New York	5/24/2001	5/24/2001	8/29/2002	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2002-10)	The Bank of New York	5/24/2001	5/24/2001	9/19/2002	July 1, 2005 - January 31, 2006	(1)
BASeries Class B (2002-4)	The Bank of New York	5/24/2001	5/24/2001	10/29/2002	July 1, 2005 - January 31, 2006	(1)
BASeries Class C (2002-6)	The Bank of New York	5/24/2001	5/24/2001	10/29/2002	July 1, 2005 - January 31, 2006	(1)
BASeries Class C (2002-7)	The Bank of New York	5/24/2001	5/24/2001	10/29/2002	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2002-11)	The Bank of New York	5/24/2001	5/24/2001	10/30/2002	July 1, 2005 - June 30, 2006	(1)
BASeries Class A (2002-13)	The Bank of New York	5/24/2001	5/24/2001	12/18/2002	July 1, 2005 - January 31, 2006	(1)



BASeries Class C (2003-1)	The Bank of New York	5/24/2001	5/24/2001	2/4/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class C (2003-2)	The Bank of New York	5/24/2001	5/24/2001	2/12/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class B (2003-1)	The Bank of New York	5/24/2001	5/24/2001	2/20/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2003-1)	The Bank of New York	5/24/2001	5/24/2001	2/27/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2003-2)	The Bank of New York	5/24/2001	5/24/2001	3/26/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2003-3)	The Bank of New York	5/24/2001	5/24/2001	4/10/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2003-4)	The Bank of New York	5/24/2001	5/24/2001	4/24/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class C (2003-3)	The Bank of New York	5/24/2001	5/24/2001	5/8/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2003-5)	The Bank of New York	5/24/2001	5/24/2001	5/21/2003	July 1, 2005 - June 30, 2006	(1)
BASeries Class A (2003-6)	The Bank of New York	5/24/2001	5/24/2001	6/4/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class B (2003-2)	The Bank of New York	5/24/2001	5/24/2001	6/12/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class C (2003-4)	The Bank of New York	5/24/2001	5/24/2001	6/19/2003	July 1, 2005 - June 30, 2006	(1)
BASeries Class C (2003-5)	The Bank of New York	5/24/2001	5/24/2001	7/2/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2003-7)	The Bank of New York	5/24/2001	5/24/2001	7/8/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class C (2003-6)	The Bank of New York	5/24/2001	5/24/2001	7/30/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2003-8)	The Bank of New York	5/24/2001	5/24/2001	8/5/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class B (2003-3)	The Bank of New York	5/24/2001	5/24/2001	8/20/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2003-9)	The Bank of New York	5/24/2001	5/24/2001	9/24/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class B (2003-5)	The Bank of New York	5/24/2001	5/24/2001	10/2/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2003-10)	The Bank of New York	5/24/2001	5/24/2001	10/15/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class B (2003-4)	The Bank of New York	5/24/2001	5/24/2001	10/15/2003	July 1, 2005 - June 30, 2006	(1)

<u>TRUST</u>	<u>TRUSTEE</u>	<u>INDENTURE DATE*</u>	<u>INDENTURE SUPP. DATE*</u>	<u>ISSUANCE DATE</u>	<u>SERVICING COMPLIANCE PERIOD</u>	<u>INDENTURE COVENANTS AND CONDITIONS</u>
BASeries Class C (2003-7)	The Bank of New York	5/24/2001	5/24/2001	11/5/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2003-11)	The Bank of New York	5/24/2001	5/24/2001	11/6/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2003-12)	The Bank of New York	5/24/2001	5/24/2001	12/18/2003	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2004-2)	The Bank of New York	5/24/2001	5/24/2001	2/25/2004	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2004-1)	The Bank of New York	5/24/2001	5/24/2001	2/26/2004	July 1, 2005 - June 30, 2006	(1)
BASeries Class C (2004-1)	The Bank of New York	5/24/2001	5/24/2001	3/16/2004	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2004-3)	The Bank of New York	5/24/2001	5/24/2001	3/17/2004	July 1, 2005 - January 31, 2006	(1)
BASeries Class B (2004-1)	The Bank of New York	5/24/2001	5/24/2001	4/1/2004	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2004-4)	The Bank of New York	5/24/2001	5/24/2001	4/15/2004	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2004-5)	The Bank of New York	5/24/2001	5/24/2001	5/25/2004	July 1, 2005 - June 30, 2006	(1)
BASeries Class A (2004-6)	The Bank of New York	5/24/2001	5/24/2001	6/17/2004	July 1, 2005 - January 31, 2006	(1)
BASeries Class C (2004-2)	The Bank of New York	5/24/2001	5/24/2001	7/1/2004	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2004-7)	The Bank of New York	5/24/2001	5/24/2001	7/28/2004	July 1, 2005 - January 31, 2006	(1)
BASeries Class B (2004-2)	The Bank of New York	5/24/2001	5/24/2001	8/11/2004	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2004-8)	The Bank of New York	5/24/2001	5/24/2001	9/14/2004	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2004-9)	The Bank of New York	5/24/2001	5/24/2001	10/1/2004	July 1, 2005 - June 30, 2006	(1)
BASeries Class A (2004-10)	The Bank of New York	5/24/2001	5/24/2001	10/27/2004	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2005-1)	The Bank of New York	5/24/2001	5/24/2001	4/20/2005	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2005-2)	The Bank of New York	5/24/2001	5/24/2001	5/19/2005	July 1, 2005 - January 31, 2006	(1)
BASeries Class C (2005-1)	The Bank of New York	5/24/2001	5/24/2001	6/1/2005	July 1, 2005 - January 31, 2006	(1)
BASeries Class A (2005-3)	The Bank of New York	5/24/2001	5/24/2001	6/14/2005	July 1, 2005 - January 31, 2006	(1)
BASeries Class B (2005-1)	The Bank of New York	5/24/2001	5/24/2001	6/22/2005	July 1, 2005 - January 31, 2006	(1)
<b><u>New issuances</u></b>						
BASeries Class A (2005-4)	The Bank of New York	5/24/2001	5/24/2001	7/7/2005	July 7, 2005 - January 31, 2006	(1)
BASeries Class A (2005-5)	The Bank of New York	5/24/2001	5/24/2001	8/11/2005	August 11, 2005 - January 31, 2006	(1)
BASeries Class B (2005-2)	The Bank of New York	5/24/2001	5/24/2001	8/11/2005	August 11, 2005 - January 31, 2006	(1)
BASeries Class A (2005-6)	The Bank of New York	5/24/2001	5/24/2001	8/25/2005	August 25, 2005 - January 31, 2006	(1)
BASeries Class C (2005-2)	The Bank of New York	5/24/2001	5/24/2001	9/22/2005	September 22, 2005 - January 31, 2006	(1)
BASeries Class A (2005-7)	The Bank of New York	5/24/2001	5/24/2001	9/29/2005	September 29, 2005 - January 31, 2006	(1)
BASeries Class A (2005-8)	The Bank of New York	5/24/2001	5/24/2001	10/12/2005	October 12, 2005 - January 31, 2006	(1)
BASeries Class C (2005-3)	The Bank of New York	5/24/2001	5/24/2001	10/20/2005	October 20, 2005 - January 31, 2006	(1)
BASeries Class B (2005-4)	The Bank of New York	5/24/2001	5/24/2001	11/2/2005	November 2, 2005 - January 31, 2006	(1)
BASeries Class B (2005-3)	The Bank of New York	5/24/2001	5/24/2001	11/9/2005	November 9, 2005 - June 30, 2006	(1)
BASeries Class A (2005-9)	The Bank of New York	5/24/2001	5/24/2001	11/17/2005	November 17, 2005 - January 31, 2006	(1)
BASeries Class A (2005-10)	The Bank of New York	5/24/2001	5/24/2001	11/29/2005	November 29, 2005 - January 31, 2006	(1)
BASeries Class A (2005-11)	The Bank of New York	5/24/2001	5/24/2001	12/16/2005	December 16, 2005 - January 31, 2006	(1)
BASeries Class B (2006-2)	The Bank of New York	5/24/2001	5/24/2001	3/24/2006	March 24, 2006 - June 30, 2006	(1)

\* - Indicates associated agreement may have been amended

**Indenture Covenants and Conditions:**

(1) Indenture Sections - 310(a), 402(a), 907, 908(a) and 1201.



**SERVICER COMPLIANCE STATEMENT****FIA Card Services, National Association****BA Master Credit Card Trust II**

The undersigned, a duly authorized officer of FIA Card Services, National Association (formerly known as MBNA America Bank, National Association) (the "Bank"), as Servicer pursuant to the Amended and Restated Pooling and Servicing Agreement dated as of June 10, 2006 (as amended from time to time, the "Pooling and Servicing Agreement") by and between the Bank and The Bank of New York, as trustee (the "Trustee") does hereby certify that:

1. The Bank is Servicer under the Pooling and Servicing Agreement.
2. The undersigned is duly authorized as required pursuant to the Pooling and Servicing Agreement to execute and deliver this Certificate to the Trustee.
3. This Certificate is delivered pursuant to Section 3.05 of the Pooling and Servicing Agreement.
4. A review of the Servicer's activities during the twelve-month period ended June 30, 2006 and of its performance under the Pooling and Servicing Agreement has been made under my supervision.
5. To the best of my knowledge, based on such review, the Servicer has fulfilled all of its obligations under the Pooling and Servicing Agreement in all material respects throughout such twelve-month period.

IN WITNESS WHEREOF, the undersigned has duly executed this Certificate this 11th day of August 2006.

By: /s/ Marcie E. Copson-Hall  
Name: Marcie E. Copson-Hall  
Title: Senior Vice President