

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(D) OF THE
SECURITIES EXCHANGE ACT OF 1934

DATE OF REPORT (DATE OF EARLIEST EVENT REPORTED): APRIL 15, 2001

BANK OF AMERICA, NATIONAL ASSOCIATION (U.S.A.)

(EXACT NAME OF REGISTRANT AS SPECIFIED IN ITS CHARTER)
(ORIGINATOR OF THE NATIONSBANK CREDIT CARD MASTER TRUST)

UNITED STATES	33-69572	51-0313900
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(STATE OR OTHER JURISDICTION OF INCORPORATION	(COMMISSION FILE NUMBER)	(I.R.S. EMPLOYER IDENTIFICATION NO.)

1825 EAST BUCKEYE ROAD
PHOENIX, ARIZONA 85034
(ADDRESS OF PRINCIPAL EXECUTIVE OFFICES)

REGISTRANT'S TELEPHONE NUMBER INCLUDING AREA CODE: (704) 386-4103

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EXHIBIT INDEX APPEARS ON PAGE 4
ITEM 5. OTHER EVENTS

THE REGISTRANT HEREBY INCORPORATES BY REFERENCE THE INFORMATION
CONTAINED IN EXHIBIT 99 HERETO IN RESPONSE TO THIS ITEM 5.

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL STATEMENTS AND EXHIBITS

(C) EXHIBITS

99A MONTHLY CERTIFICATEHOLDER'S STATEMENT --
NATIONSBANK CREDIT CARD MASTER TRUST
\$500,000,000 CLASS A 6.0% ASSET BACKED
CERTIFICATES, SERIES 1993-2

99B MONTHLY CERTIFICATEHOLDER'S STATEMENT --
NATIONSBANK CREDIT CARD MASTER TRUST
\$31,915,000 CLASS B 6.25% ASSET BACKED
CERTIFICATES, SERIES 1993-2

99E MONTHLY CERTIFICATEHOLDER'S STATEMENT --
NATIONSBANK CREDIT CARD MASTER TRUST
\$756,000,000 CLASS A 5.29375% ASSET BACKED
CERTIFICATES, SERIES 1996-1

99F MONTHLY CERTIFICATEHOLDER'S STATEMENT --
NATIONSBANK CREDIT CARD MASTER TRUST
\$58,500,000 CLASS B 5.42375% ASSET BACKED
CERTIFICATES, SERIES 1996-1

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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 HEREUNTO DULY AUTHORIZED.

BANK OF AMERICA, NATIONAL ASSOCIATION (USA)

(REGISTRANT)

DATED: APRIL 15, 2001 BY: /S/ VICTORIA J. JAHANBANI

NAME: VICTORIA J. JAHANBANI
TITLE: VICE PRESIDENT
(DULY AUTHORIZED OFFICER)

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EXHIBIT NUMBER - - - - -	EXHIBIT -----	SEQUENTIALLY NUMBERED PAGE ----
99A	MONTHLY CERTIFICATEHOLDER'S STATEMENT -- NATIONSBANK CREDIT CARD MASTER TRUST \$500,000,000 CLASS A 6.0% ASSET BACKED CERTIFICATES, SERIES 1993-2	EXHIBIT 99 A & B 5 - 10
99B	MONTHLY CERTIFICATEHOLDER'S STATEMENT -- NATIONSBANK CREDIT CARD MASTER TRUST \$31,915,000 CLASS B 6.25% ASSET BACKED CERTIFICATES, SERIES 1993-2	EXHIBIT 99 A & B 5 - 10
99E	MONTHLY CERTIFICATEHOLDER'S STATEMENT -- NATIONSBANK CREDIT CARD MASTER TRUST \$756,000,000 CLASS A 5.29375% ASSET BACKED CERTIFICATES, SERIES 1996-1	EXHIBIT 99 F, G, & H 11 - 17
99F	MONTHLY CERTIFICATEHOLDER'S STATEMENT -- NATIONSBANK CREDIT CARD MASTER TRUST \$58,500,000 CLASS B 5.42375% ASSET BACKED CERTIFICATES, SERIES 1996-1	EXHIBIT 99 F, G, & H 11 - 17

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<CAPTION>

MONTHLY CERTIFICATEHOLDERS STATEMENT
NATIONS BANK OF DELAWARE, N/A
NATIONS BANK CREDIT CARD MASTER TRUST
SERIES 1993-2

Pursuant to the Master Pooling and Servicing Agreement, dated as of December 1, 1993 (as amended or supplemented, the "Pooling and Servicing Agreement"), as supplemented by the Series 1993-2 Supplement, dated as of December 1, 1993 (the "Supplement" and, together with the Pooling and Servicing Agreement, the "Agreement"), each between Nations Bank of Delaware, N.A. as Transferor and Servicer, and The Bank of New York, as Trustee, the Servicer is required to prepare certain information each month regarding distributions to Certificateholders and the performance of the Trust. The information with respect to the applicable Distribution Date and Due Period is set forth below.

Due Period	Mar-01
Determination Date	09-Apr-01
Transfer Date	13-Apr-01
Distribution Date	16-Apr-01
Amortization Period?	No
Class A Accumulation Period?	No
Class B Accumulation Period?	No
Early Amortization Period?	No

A	Receivables for Due Period	
<S>	<C>	<C>
A(1)	Beginning Principal Receivables	2,705,586,861.24
	Beginning Finance Charge Receivables (excluding Interchange)	29,715,195.72
	Beginning Discount Receivables	0.00

	Beginning Receivables	2,735,302,056.96
A(2)	Removed Principal Receivables	0.00
	Removed Finance Charge Receivables (excluding Interchange)	0.00
	Removed Receivables	0.00
A(3)	Principal Receivables with respect to Additional Accounts	0.00
	Finance Charge Receivables with respect to Additional Accounts (excluding Interchange)	0.00

	Receivables with respect to Additional Accounts	0.00
A(4)	Principal Receivables billed	535,167,092.37
	Finance Charge Receivables billed (excluding Interchange)	36,042,281.79
	Receivables billed	571,209,374.16
A(5)	Discount Receivables Generated	0.00
A(6)	Collections of Principal Receivables	595,672,683.20
	Collections of Finance Charge Receivables (excluding Interchange)	41,440,649.04
	Total Collections	637,113,332.24
A(7)	Default Amount	12,681,565.09
A(8)	Ending Principal Receivables	2,632,399,705.32
	Ending Finance Charge Receivables (excluding Interchange)	24,316,828.47
	Ending Discount Receivables	0.00

	Ending Receivables	2,656,716,533.79
A(9)	Beginning Aggregate Invested Amount	1,422,915,000.00
	Beginning Aggregate Invested Percentage	52.59%
A(10)	Beginning Transferor Amount	1,282,671,861.24
	Net Change in Transferor Amount	(73,187,155.92)
	Ending Transferor Amount	0.00
	Beginning Transferor Interest Percentage	0.00%
A(11)	Collections of Finance Charge Receivables allocable to Interchange	7,404,719.17
	Exhibit 99 A and B	
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B	Delinquencies and Losses for Due Period	
B(1)	Delinquent Accounts	
	30-59 Days Delinquent	10,909
	60-89 Days Delinquent	6,369

	90-119 Days Delinquent	5,027
	120+ Days Delinquent	6,625
B(2)	Defaulted Accounts	0
B(3)	Delinquent Receivables	
	30-59 Days Delinquent	46,618,865.40
	60-89 Days Delinquent	28,785,673.16
	90-119 Days Delinquent	22,750,582.57
	120+ Days Delinquent	32,652,811.78
B(4)	Default Amount	7,117,265.64
C	Base Rate and Portfolio Yield	
C(1)	Base Rate (Current Due Period)	8.02%
	Base Rate (Prior Due Period)	8.02%
	Base Rate (Two Due Periods Ago)	8.02%
	Three Month Average Base Rate	8.02%
C(2)	Portfolio Yield (Current Due Period)	18.51%
	Portfolio Yield (Prior Due Period)	20.35%
	Portfolio Yield (Two Due Periods Ago)	19.07%
	Three Month Average Portfolio Yield	19.31%
D	Series 1993-2 Invested Amount	
D(1)	Class A Initial Invested Amount	500,000,000.00
	Class B Initial Invested Amount	31,915,000.00
	Initial Invested Amount	531,915,000.00
D(2)	Class A Invested Amount as of the beginning of the Due Period	500,000,000.00
	Class B Invested Amount as of the beginning of the Due Period	31,915,000.00
	Invested Amount as of the beginning of the Due Period	531,915,000.00
D(3)	Class A Invested Amount at the end of revolving period	N/A
	Class B Invested Amount at the end of revolving period	N/A
	Invested Amount at the end of revolving period	N/A
D(4)	Principal Funding Account Balance as of end of day on preceding Distribution Date	0.00
	Deposits to Principal Funding Account	0.00
	Principal Funding Investment Proceeds	0.00
	Withdrawals from Principal Funding Account	0.00
	Allocation of Principal Funding Investment Proceeds	0.00
	Principal Funding Account Balance as of end of day on current Distribution Date	0.00
D(5)	Class A Adjusted Invested Amount as of the beginning of the Due Period	500,000,000.00
	Class B Adjusted Invested Amount as of the beginning of the Due Period	31,915,000.00
	Adjusted Invested Amount as of the beginning of the Due Period	531,915,000.00
D(6)	Enhancement Initial Invested Amount	0.00
	Enhancement Invested Amount	0.00
D(7)	Floating Allocation Percentage	19.66%
D(8)	Principal Allocation Percentage	19.66%
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E	Servicing Fee Calculation	
E(1)	Servicing Base Amount	531,915,000.00
E(2)	Servicer Interchange	332,446.88
	Class A Servicing Fee	520,833.44
	Class B Servicing Fee	33,244.69
	Subtotal	886,525.01
	Investor Monthly Servicing Fee	886,525.01
	Shortfall of Servicer Interchange	0.00
E(3)	Investor Default Amount	1,399,254.42
E(4)	Monthly Cash Collateral Fee	9,142.36
F	Reserve Account	
F(1)	Reserve Account Balance as of end of day on preceding Distribution Date	0.00

	Deposits to Reserve Account	0.00
	Interest earnings on Reserve Account	0.00
	Withdrawals from Reserve Account	0.00

	Reserve Account Balance as of end of day on current Distribution Date	0.00
F(2)	Required Reserve Account Amount	0.00
F(3)	Available Reserve Account Amount	0.00
F(4)	Reserve Draw Amount	0.00
F(5)	Reserve Account Surplus	0.00
F(6)	Covered Amount	N/A
G	Cash Collateral Account	
G(1)	Initial Shared Collateral Amount	26,595,833.00
	Initial Class B Collateral Amount	5,319,167.00

	Initial Cash Collateral Amount	31,915,000.00
G(2)	Cash Collateral Account balance as of end of day on preceding Distribution Date	31,915,000.00
	Deposits to Cash Collateral Account	0.00
	Withdrawals from Cash Collateral Account	0.00

	Cash Collateral Account balance as of end of day on current Distribution Date	31,915,000.00
G(3)	Cash Collateral Account Surplus	0.00
G(4)	Available Shared Collateral Amount	26,595,833.00
	Available Cash Collateral Amount	31,915,000.00
G(5)	Required Draw Amount	0.00
	Interest Draw Amount	0.00
	Servicing Draw Amount	0.00
	Default Draw Amount	0.00
	Reimbursement Draw Amount/Special Draw Amount/Class A&B Principal Draw Amount	0.00

		0.00
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H	Class A Available Funds	
H(1)	Class A Floating Percentage	94.00%
H(2)	Principal Funding Investment Proceeds (if applicable to Class A)	0.00
	Class A Finance Charge Collections (excluding Interchange)	7,658,397.71
	Class A allocation of Servicer Interchange	1,368,421.72
	Reserve Draw Amount (if applicable to Class A)	0.00

	Class A Available Funds	9,026,819.43
H(3)	Class A Monthly Interest	2,500,000.00

	Class A Interest Shortfall	0.00
H(4)	Class A Additional Interest	0.00
	Class A Servicing Fee	520,833.44
	Class A allocation of Servicer Interchange	312,500.07
	Class A Investor Default Amount	1,315,299.15
H(5)	Distribution of Class A Available Funds	
	Class A Monthly Interest plus amounts previously due but not distributed	2,500,000.00
	Class A Additional Interest plus amounts previously due but not distributed	0.00
	Class A Servicing Fee plus amounts previously due but not distributed	520,833.44
	Class A allocation of Servicer Interchange	312,500.07
	Class A Investor Default Amount	1,315,299.15

	Total Class A Excess Spread	4,378,186.77
H(6)	Required Amount	0.00
I	Class B Available Funds	
I(1)	Class B Floating Percentage	6.00%
I(2)	Principal Funding Investment Proceeds (if applicable to Class B)	0.00
	Class B Finance Charge Collections (excluding Interchange)	488,833.90
	Class B allocation of Servicer Interchange	87,346.07

	Reserve Draw Amount (if applicable to Class B)	0.00
	Class B Available Funds	576,179.97
I(3)	Class B Monthly Interest	166,223.96
	Class B Interest Shortfall	0.00
I(4)	Class B Additional Interest	0.00
	Class B Servicing Fee	33,244.69
	Class B allocation of Servicer Interchange	19,946.81
I(5)	Distribution of Class B Available Funds	
	Class B Monthly Interest plus amounts previously due but not distributed	166,223.96
	Class B Additional Interest plus amounts previously due but not distributed	0.00
	Class B Servicing Fee plus amounts previously due but not distributed	33,244.69
	Class B allocation of Servicer Interchange	19,946.81
	Total Class B Excess Spread	356,764.51
I(6)	Class B Investor Default Amount	83,955.27
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J	Excess Spread and Excess Finance Charge Collections	
J(1)	Total Excess Spread	4,734,951.28
	Excess Finance Charge Collections allocated from other series	0.00
		4,734,951.28
J(2)	Applied to Required Amount	0.00
	Applied to Class A Investor Charge Offs	0.00
	Applied to Class B Monthly Interest & Additional Interest	0.00
	Applied to Class B Servicing Fee	0.00
	Applied to Class B Investor Default Amount	83,955.27
	Applied to Class B Invested Amount reductions	0.00
	Applied to Enhancement Invested Amount reductions	0.00
	Applied to Cash Collateral Account	0.00
	Applied to Monthly Cash Collateral Fee	9,142.36
	Applied to Reserve Account	0.00
	Applied to Cash Collateral Depositor	0.00
		0.00
J(3)	Finance Charge Shortfall	0.00
J(4)	Portion of Shared Collateral Amount applied to Required Amount	0.00
	Portion of Reallocated Principal Collections applied to Required Amount	0.00
K	Principal Collections	
K(1)	Available Principal Collections	117,109,249.52
	Excess Principal Collections with respect to other Series	0.00
	Subtotal	117,109,249.52
K(2)	Class A Principal Percentage	94.00%
	Class A Monthly Principal	0.00
K(3)	Class B Principal Percentage	6.00%
	Class B Monthly Principal	0.00
K(4)	Allocation of Principal Collections	
	Deposit to Principal Funding Account	0.00
	Distribution to Cash Collateral Depositor	0.00
	Excess Principal Collections	117,109,249.52
	Principal Shortfall	0.00
K(5)	Reallocated Principal Collections pursuant to Section 4.9(a)	0.00
K(6)	Amount BZ which Class B Invested Amount was reduced pursuant to 4.7(a)	0.00
L	Accumulation Period	
L(1)	Controlled Accumulation Amount (Class A)	N/A
	Deficit Controlled Accumulation Amount (Class A)	N/A
	Controlled Deposit Amount (Class A)	0.00
L(2)	Controlled Accumulation Amount (Class B)	N/A
	Deficit Controlled Accumulation Amount (Class B)	N/A
	Controlled Deposit Amount (Class B)	0.00

M	Investor Charge Offs	
M(1)	Class A Investor Charge Offs	0.00
	Class B Investor Charge Offs	0.00
M(2)	The amount of reimbursed Class A Investor Charge Offs	0.00
	The amount of reimbursed Class B Investor Charge Offs	0.00
M(3)	The amount, if any, BZ which the outstanding principal balance of the Certificates exceeds the Invested Amount after giving effect to all transactions on the Distribution Date	
	Class A	0.00
	Class B	0.00
N	Distributions to Class A Certificateholders (per \$1,000 original principal amount)	
N(1)	Total distribution to Class A Certificateholders	5.00
	Amount with respect to interest	5.00
	Amount with respect to principal	0.00
N(2)	Class A Investor Charge Offs	0.00
N(3)	The amount of reimbursed Class A Investor Charge Offs	0.00
O	Distributions to Class B Certificateholders (per \$1,000 original principal amount)	
O(1)	Total distribution to Class B Certificateholders	5.21
	Amount with respect to interest	5.21
	Amount with respect to principal	0.00
O(2)	Class B Investor Charge Offs	0.00
O(3)	The amount of reimbursed Class B Investor Charge Offs	0.00

<FN>

NATIONSBANK OF DELAWARE, N.A.
as Servicer

BZ: \s\ Victoria J. Jahanbani

Name: Victoria J. Jahanbani
Title: Vice President

</TABLE>

<TABLE>
<CAPTION>

MONTHLY CERTIFICATEHOLDERS STATEMENT
NationsBank OF DELAWARE, N.A.
NATIONS BANK CREDIT CARD MASTER TRUST
SERIES 1996-1

Pursuant to the Master Pooling and Servicing Agreement, dated as of December 1, 1993 (AU amended or supplemented, the "Pooling and Servicing Agreement"), AU supplemented by the Series 1996-1 Supplement, dated as of June 11, 1996 (the "Supplement" and, together with the Pooling and Servicing Agreement, the "Agreement"), each between NationsBank of Delaware, N.A. as Transferor and Servicer, and The Bank of New York, as Trustee, the Servicer is required to prepare certain information each month regarding distributions to Certificateholders and the performance of the Trust. The information with respect to the applicable Distribution Date and Due Period is set forth below.

Due Period	Mar-01
Determination Date	09-Apr-01
Transfer Date	13-Apr-01
Distribution date	16-Apr-01
Interest Period	3/15/01-6/14/01
Interest Payment date	15-Mar-01
Amortization Period?	No
Class A Accumulation Period?	No
Class B Accumulation Period?	No
Early Amortization Period?	No

A	Receivables for Due Period	
<S>	<C>	<C>
A(1)	Beginning Principal Receivables	2,705,586,861.24
	Beginning Finance Charge Receivables (excluding Interchange)	29,715,195.72
	Beginning Discount Receivables	0.00
	Beginning Receivables	2,735,302,056.96
A(2)	Removed Principal Receivables	0.00
	Removed Finance Charge Receivables (excluding Interchange)	0.00
	Removed Receivables	0.00
A(3)	Principal Receivables with respect to Additional Accounts	0.00
	Finance Charge Receivables with respect to Additional Accounts (excluding Interchange)	0.00
	Receivables with respect to Additional Accounts	0.00
A(4)	Principal Receivables billed	535,167,092.37
	Finance Charge Receivables billed (excluding Interchange)	36,042,281.79
	Receivables billed	571,209,374.16
A(5)	Discount Receivables generated	0.00
A(6)	Collections of Principal Receivables	595,672,683.20
	Collections of Finance Charge Receivables (excluding Interchange)	41,440,649.04
	Total Collections	637,113,332.24
A(7)	Default Amount (excluding Recoveries)	12,681,565.09
A(8)	Ending Principal Receivables	2,632,399,705.32
	Ending Finance Charge Receivables (excluding Interchange)	24,316,828.47
	Ending Discount Receivables	0.00
	Ending Receivables	2,656,716,533.79
A(9)	Beginning aggregate Invested Amount	1,422,915,000.00
	Beginning aggregate Invested Percentage	47.41%
A(10)	Beginning Transferor Amount	0.47
	Net Change in Transferor Amount	(73,187,155.92)
	Ending Transferor Amount	1,209,484,705.32
	Beginning Transferor Interest Percentage	47.41%
A(11)	Collections of Finance Charge Receivables allocable to Interchange	7,404,719.17

B	Delinquencies and Losses for Due Period	
B(1)	Delinquent Accounts	
	30-59 Days Delinquent	10,909
	60-89 Days Delinquent	6,369
	90-119 Days Delinquent	5,027
	120+ Days Delinquent	6,625
B(2)	Defaulted Accounts	0
B(3)	Delinquent Receivables	
	30-59 Days Delinquent	46,618,865.40
	60-89 Days Delinquent	28,785,673.16
	90-119 Days Delinquent	22,750,582.57
	120+ Days Delinquent	32,652,811.78
B(4)	Default Amount	7,117,265.64
C	BBse Rate and Portfolio Yield	
C(1)	BBse Rate (Current Due Period)	7.59%
	BBse Rate (Prior Due Period)	8.24%
	BBse Rate (Two Due Periods Ago)	8.72%
	Three Month Average BBse Rate	8.18%
C(2)	Portfolio Yield (Current Due Period)	18.58%
	Portfolio Yield (Prior Due Period)	20.44%
	Portfolio Yield (Two Due Periods Ago)	19.14%
	Three Month Average Portfolio Yield	19.39%
D	Series 1996-1 Invested Amount	
D(1)	Class A Initial Invested Amount	756,000,000.00
	Class B Initial Invested Amount	58,500,000.00
	Collateral Initial Indebtedness Amount	85,500,000.00
	Initial Invested Amount	900,000,000.00
D(2)	Class A Investor Amount AU of the beginning of the Due Period	756,000,000.00
	Class B Investor Amount AU of the beginning of the Due Period	58,500,000.00
	Investor Amount	891,000,000.00
D(3)	Class A Invested Amount AU the end of revolving period	N/A
	Class B Invested Amount AU the end of revolving period	N/A
	Collateral Indebtedness Amount AU the end of revolving period	N/A
	Invested Amount AU the end of revolving period	N/A
D(4)	Principal Funding Account BBalance AU of end of day on preceding Distribution Date	0.00
	Deposits to Principal Funding Account	0.00
	Principal Funding Investment Proceeds	0.00
	Withdrawals from Principal Funding Account	0.00
	Allocation of Principal Funding Investment Proceeds	0.00
	Principal Funding Account BBalance as of end of day on current Distribution Date	0.00
D(5)	Class A Invested Amount as of the beginning of the Due Period	756,000,000.00
	Class B Invested Amount as of the beginning of the Due Period	58,500,000.00
	Collateral Indebtedness Amount as of the beginning of the Due Period	76,500,000.00
	Invested Amount as of the beginning of the Due Period	891,000,000.00
D(6)	Required Enhancement Amount	84,645,000.00
	Enhancement Surplus	855,000.00
	Available Enhancement Amount	84,645,000.00
D(7)	Floating Allocation Percentage	32.93%
D(8)	Fixed Allocation Percentage	N/A
	Exhibit 99 F, G and H	
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E	Servicing Fee Calculation	
E(1)	Servicing BBse Amount	891,000,000.00
E(2)	Servicer Interchange	556,875.00
	Class A Servicing Fee	787,500.00
	Class B Servicing Fee	60,937.50
	Collateral Servicing Fee	79,687.50

	Subtotal	1,485,000.00
	Investor Monthly Servicing Fee	1,485,000.00

	Shortfall of Servicer Interchange	0.00
E(3)	Investor Default Amount	2,343,715.58
E(4)		
F	Reserve Account	
F(1)	Reserve Account BBalance as of end of day on preceding Distribution Date	0.00
	Deposits to Reserve Account	0.00
	Interest earnings on Reserve Account	0.00
	Withdrawals from Reserve Account	0.00

	Reserve Account BBalance AU of end of day on current Distribution Date	0.00
F(2)	Required Reserve Account Amount	N/A
F(3)	Available Reserve Account Amount	N/A
F(4)	Reserve Draw Amount	0.00
F(5)	Reserve Account Surplus	0.00
F(6)	Covered Amount	N/A
G	Cash Collateral Account	
G(1)	Initial Cash Collateral Amount	0.00
G(2)	Cash Collateral Account BBalance as of end of day on preceding Distribution Date	9,000,000.00
	Deposits to Cash Collateral Account (Net of Investment Earnings)	0.00
	Investment Earnings on Cash Collateral Account	38,744.34
	Withdrawals from Cash Collateral Account	38,744.34

	Cash Collateral Account BBalance as of end of day on current	9,000,000.00
G(3)	Cash Enhancement Surplus	0.00
G(4)	Available Cash Collateral Amount	9,000,000.00
	Required Cash Collateral Amount	9,000,000.00
	Required Cash Collateral Percentage	1.00%
G(5)	Required Draw Amount	0.00
H	Interest Funding Account	
H(1)	Interest Funding Account BBalance as of end of day on preceding Distribution Date	-
	Deposits to Interest Funding Account	3,759,795.00
	Interest Funding Investment Proceeds	17,629.29
	Withdrawals from Interest Funding Account	(17,629.29)

	Interest Funding Account BBalance as of end of day on current Distribution Date	3,759,795.00
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I	Class A Available Funds	
I(1)	Class A Floating Percentage	27.94%
I(2)	Principal Funding Investment Proceeds (if applicable to Class A)	0.00
	Cash Collateral Account Investment Proceeds	32,873.29
	Interest Funding Account Investment Proceeds	14,957.86
	Class A Finance Charge Collections (excluding Interchange)	11,578,517.34
	Class A allocation of Servicer Interchange	2,068,878.54
	Reserve Draw Amount (if applicable to class A)	0.00

	Cclass A Available Funds	13,695,227.03
I(3)	Class A Monthly Interest	3,483,480.00

	Class A Interest Shortfall	0.00
I(4)	Class A Additional Interest	0.00
	Class A Servicing Fee	787,500.00
	Class A Allocation of Service Interchange	472,500.00
	Class A Investor Default Amount	1,988,564.03
I(5)	Distribution of Class A Available Funds	
	Class A Monthly Interest plus amounts previously due but not distributed	3,483,480.00
	Class A Additional Interest plus amounts previously due but not distributed	0.00
	Class A Servicing Fee plus amounts previously due but not distributed	787,500.00
	Class A Allocation of Servicer Interchange	472,500.00
	Class A Investor Default Amount	1,988,564.03

	Total Class A Excess Spread	6,963,183.00
I(6)	Class A Required Amount	0.00
J	Class B Available Funds	
J(1)	Class B Floating Percentage	2.16%
J(2)	Principal Funding Investment Proceeds (if applicable to Class B)	0.00
	Cash Collateral Account Investment Proceeds	2,541.38
	Interest Funding Account Investment Proceeds	1,156.37
	Class B Finance Charge Collections (excluding Interchange)	895,118.02
	Class B Allocation of Servicer Interchange	159,941.93
	Reserve Draw Amount (if applicable to Class B)	0.00
	Class B Available Funds	1,058,757.70
J(3)	Class B Monthly Interest	276,315.00
	Class B Interest Shortfall	0.00
J(4)	Class B Additional Interest	0.00
	Class B Servicing Fee	60,937.50
	Class B Allocation of Servicer Interchange	36,562.50
J(5)	Distribution of Class B Available Funds	
	Class B Monthly Interest plus amounts previously due but not distributed	276,315.00
	Class B Additional Interest plus amounts previously due but not distributed	0.00
	Class B Servicing Fee plus amounts previously due but not distributed	60,937.50
	Class B Allocation of Servicer Interchange	36,562.50
	Total Class B Excess Spread	684,942.70
J(6)	Class B Investor Default Amount	153,732.94
	Class B Required Amount	0.00
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K	Collateral Available Funds	
K(1)	Collateral Floating Percentage	2.83%
K(2)	Collateral Finance Charge Collections	3,329.68
	Collateral Allocation of Interest Funding Account Proceeds	1,515.06
	Collateral Allocation of Servicer Interchange	209,553.55
	Collateral Allocation of Cash Collateral Account Investment Proceeds	3,329.68
	Collateral Available Funds	1,387,168.66
K(3)	Collateral Monthly Interest	391,935.00
	Collateral Interest Shortfall	0.00
K(4)	Collateral Additional Interest	0.00
	Collateral Servicing Fee	79,687.50
	Collateral Allocation of Servicer Interchange	47,812.50
K(5)	Distribution of Collateral Available Funds	
	Collateral Servicing Fee plus amounts previously due but not distributed	79,687.50
	Collateral Allocation of Servicer Interchange	47,812.50
	Total Collateral Excess Spread	1,259,668.66
K(6)	Collateral Investor Default Amount	201,418.62
K(7)	Collateral Required Amount	0.00
L	Excess Spread and Excess Finance Charge Collections	
L(1)	Total Excess Spread	8,907,794.36
	Excess Finance Charge Collections allocated from other series	0.00
	Subtotal	8,907,794.36
L(2)	Applied to class A Monthly Interest & Additional Interest	0.00
	Applied to class A Servicing Fee	0.00
	Applied to class A Investor Default Amount	0.00
	Applied to class A Investor Charge Offs	0.00
	Applied to class B Monthly Interest & Additional Interest	0.00
	Applied to class B Servicing Fee	0.00
	Applied to class B Investor Default Amount	153,732.94
	Applied to class B Invested Amount reductions	0.00
	Applied to collateral Servicing Fee	0.00

	Applied to collateral Monthly Interest & Additional Interest	391,935.00
	Applied to collateral Default Amount	201,418.62
	Applied to collateral Indebtedness Amount reductions	0.00
	Applied to cash collateral Account	0.00
	Applied to Other Amount Due to collateral Indebtedness Holder	0.00
	Applied to Reserve Account	0.00
	Applied to cash collateral Depositor	0.00

	Total Excess Finance Charge Collections	8,160,707.80
L(3)	Finance Charge Shortfall	0.00
L(4)	Portion of Reallocated Principal Collections applied to Required Amount	0.00
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M	Principal Collections	
M(1)	Collections of Principal Receivables allocable to Series 1996-1	196,155,014.58
	Excess Principal Collections with respect to other Series	0.00

	Subtotal	196,155,014.58
M(2)	Class A Fixed Percentage	N/A
	Class A Monthly Principal	0.00
M(3)	Class B Fixed Percentage	N/A
	Class B Monthly Principal	0.00
M(4)	Collateral Fixed Percentage	N/A
	Collateral Monthly Principal	0.00
M(5)	Allocation of Principal Collections	
	Deposit to Principal Funding Account	0.00
	Distribution to Collateral Indebtedness Holder	0.00
	Excess Principal Collections	196,155,014.58
	Principal Shortfall	0.00
M(6)	Class B Subordinated Principal Collections	13,020,262.89
	Collateral Subordinated Principal Collections	17,058,955.55

	Total Subordinated Principal Collections	30,079,218.44
M(7)	Reallocated Principal Collections pursuant to Section 4.9(a)	0.00
	Reallocated Principal Collections pursuant to Section 4.9(b)	0.00
	Reallocated Principal Collections pursuant to Section 4.9(c)	0.00

	Total Reallocated Principal Collections	0.00
N	Accumulation Period	
N(1)	Controlled Accumulation Amount (Class A)	N/A
	Deficit Controlled Accumulation Amount (Class A)	N/A

	Controlled Deposit Amount (Class A)	0.00
N(2)	Controlled Accumulation Amount (Class B)	N/A
	Deficit Controlled Accumulation Amount (Class B)	N/A

	Controlled Deposit Amount (Class B)	0.00
N(3)	Accumulation Period Factor	0.99
	Monthly Payment Rate	22.0164%
	Required Accumulation Factor Number	12.00
	Accumulation Period Length	0
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O	Investor Charge Offs	
O(1)	Class A Investor Charge Offs	0.00
	Class B Investor Charge Offs	0.00
O(2)	The amount of reimbursed Class A Investor Charge Offs	0.00
	The amount of reimbursed Class B Investor Charge Offs	0.00
O(3)	The amount, if any, by which the outstanding principal BBalance of the Certificates exceeds the Invested Amount after giving effect to all transactions on the Distribution Date	
	Class A	0.00
	Class B	0.00
P	Distributions to Class A Certificateholders (per \$1,000	

	original principal amount)	
P(1)	Total distribution to Class A Certificateholders	4.61
	Amount with respect to interest	4.61
	Amount with respect to principal	0.00
P(2)	Class A Investor Charge Offs	0.00
P(3)	The amount of reimbursed Class A Investor Charge Offs	0.00
Q	Distributions to Class B Certificateholders (per \$1,000 original principal amount)	
Q(1)	Total distribution to Class B Certificateholders	4.72
	Amount with respect to interest	4.72
	Amount with respect to principal	0.00
Q(2)	Class B Investor Charge Offs	0.00
Q(3)	The amount of reimbursed Class B Investor Charge Offs	0.00
R	Distributions to Collateral Indebtedness Holders (per \$1,000 original principal amount)	
R(1)	Total distribution to Collateral Indebtedness Holders	4.58
	Amount with respect to interest	4.58
	Amount with respect to principal	0.00
R(2)	Collateral Investor Charge Offs	0.00
R(3)	The amount of reimbursed Collateral Investor Charge Offs	0.00

<FN>

NATIONSBANK OF DELAWARE, N.A.
As Servicer

By: \s\ Victoria J. Jahanbani

Name: Victoria J. Jahanbani
Title: Vice President

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