

**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 of issuing entity: 333-131358-02

**BA CREDIT CARD TRUST**

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

Commission File Number of issuing entity: 333-131358-01

**BA MASTER CREDIT CARD TRUST II**

(Exact name of issuing entity as specified in its charter)  
(Issuer of the Collateral Certificate)

Commission File Number of depositor: 333-131358

**FIA CARD SERVICES, NATIONAL ASSOCIATION**

(Exact name of depositor and sponsor as specified in its charter)

**Delaware**

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

**c/o Wilmington Trust Company  
Rodney Square North  
1100 N. Market Street  
Wilmington, DE 19890-0001**  
(Address of principal executive offices  
of issuing entity)

**(302) 651-1284**

(Telephone number, including area code)

**Not Applicable**

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

**N/A**

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

**Delaware**

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

**c/o FIA Card Services, National Association  
1100 N. King Street  
Wilmington, DE 19884-0781**  
(Address of principal executive offices  
of issuing entity)

**(800) 362-6255**

(Telephone number, including area code)

**Not Applicable**

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

**N/A**

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

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

Securities Registered pursuant to Section 12(g) of the Act: None

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.

---

## PART I

The following Items have been omitted in accordance with General Instruction J to Form 10-K:

Item 1: Business.  
Item 1A: Risk Factors.  
Item 2: Properties.  
Item 3: Legal Proceedings.  
Item 4: Submission of Matters to a Vote of Security Holders.

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

Not Applicable.

**Substitute information provided in accordance with General Instruction J to Form 10-K:**

**Item 1112(b) of Regulation AB. Significant Obligors of Pool Assets (Financial Information).**

The primary asset of the issuing entity is the collateral certificate, Series 2001-D, representing an undivided interest in BA Master Credit Card Trust II, whose assets include the receivables arising in a portfolio of unsecured consumer revolving credit card accounts. BA Master Credit Card Trust II, therefore, may be considered a significant obligor in relation to BA Credit Card Trust. Pursuant to Instruction 3.b. to Item 1112(b) of Regulation AB, the information required by Instruction J to Form 10-K in respect of BA Master Credit Card Trust II has been disclosed in this report on Form 10-K in lieu of the information otherwise contemplated by Item 1112(b).

The pool assets held by BA Master Credit Card Trust II do not include any significant obligors.

**Item 1114(b)(2) of Regulation AB: Credit Enhancement and Other Support, Except for Certain Derivatives Instruments (Financial Information).**

Based on the standards set forth in Item 1114(b)(2) of Regulation AB, no information is required in response to this Item.

**Item 1115(b) of Regulation AB: Certain Derivatives Instruments (Financial Information).**

Based on the standards set forth in Item 1115(b) of Regulation AB, no information is required in response to this Item.

**Item 1117 of Regulation AB: Legal Proceedings.**

***Industry Developments***

FIA Card Services, National Association ("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.

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.

## **PART II**

### **The following Items have been omitted in accordance with General Instruction J to Form 10–K:**

- Item 5: Market for Registrant’s Common Equity, Related Stockholder Matters and Issuer Purchases of Equity Securities.
- Item 6: Selected Financial Data.
- Item 7: Management’s Discussion and Analysis of Financial Condition and Results of Operations.
- Item 7A: Quantitative and Qualitative Disclosures about Market Risk.
- Item 8: Financial Statements and Supplementary Data.
- Item 9: Changes in and Disagreements with Accountants on Accounting and Financial Disclosure.
- Item 9A: Controls and Procedures.

---

**Item 9B: Other Information.**

None.

**PART III****The following Items have been omitted in accordance with General Instruction J to Form 10-K:**

- Item 10: Directors and Executive Officers of the Registrant.
- Item 11: Executive Compensation.
- Item 12: Security Ownership of Certain Beneficial Owners and Management and Related Stockholder Matters.
- Item 13: Certain Relationships and Related Transactions.
- Item 14: Principal Accountant Fees and Services.

**Substitute information provided in accordance with General Instruction J to Form 10-K:****Item 1119 of Regulation AB: Affiliations and Certain Relationships and Related Transactions**

Information required by Item 1119 of Regulation AB has been omitted from this report on Form 10-K in reliance on the Instruction to Item 1119.

**Item 1122 of Regulation AB: Compliance with Applicable Servicing Criteria.**

(a) *Item 1122 Reports:* Each of FIA, for itself and on behalf of its wholly-owned subsidiary MBNA Technology, Inc., and The Bank of New York (each, a “Servicing Participant”) has been identified by the registrant as a party participating in the servicing function with respect to the pool assets held by each of BA Master Credit Card Trust II and BA Credit Card Trust. Each of the Servicing Participants has completed a report on an assessment of compliance with the servicing criteria applicable to such Servicing Participant (each, a “Report on Assessment”) as of June 30, 2006 and for a period beginning no later than February 1, 2006 (the first day of the distribution period in which the BA Credit Card Trust first issued securities subject to Regulation AB) through and including June 30, 2006, which Reports on Assessment are attached as exhibits to this Form 10-K. In addition, each of the Servicing Participants has provided an attestation report (each, an “Attestation Report”) by a registered independent public accounting firm regarding its related Report on Assessment. Each Attestation Report is attached as an exhibit to this Form 10-K. None of the Reports on Assessment or the related Attestation Reports has identified any material instances of noncompliance with the servicing criteria described in the related Report on Assessment as being applicable to such Servicing Participant.

Regulations of the Securities and Exchange Commission (the “SEC”) require that each Servicing Participant complete a Report on Assessment at a “platform” level, meaning that the transactions covered by the Report on Assessment should include all asset-backed securities transactions involving such Servicing Participant that are backed by the same asset type. Recent guidance from the SEC staff identifies additional parameters which a Servicing Participant may apply to define and further limit its platform. For example, a Servicing Participant may define its platform to include only transactions that were completed on or after January 1, 2006 and that were registered with the SEC pursuant to the Securities Act of 1933.

In the Report on Assessment attached as Exhibit 33.2 to this Form 10-K, The Bank of New York defines its platform to include the asset-backed securities transactions for which it served as trustee that (i) are backed by the same asset type, (ii) were completed on or after January 1, 2006 and registered with the SEC pursuant to the Securities Act of 1933, and (iii) were issued by asset-backed issuers with a fiscal year end of June 30, 2006. We believe that the criterion set forth in clause (iii) in the preceding sentence is a parameter by which a servicing participant should be permitted to define and limit its platform; the guidance that is available at this time, however, is inconclusive. We have made request to The Bank of New York for a Report on Assessment that excludes the criterion set forth in clause (iii) above as a parameter by which it defines and limits its platform, but they would not comply with such request. None of FIA, BA Master Credit Card Trust II or BA Credit Card Trust is an affiliate of The Bank of New York.

(b) *Other Reports in Connection with Regulation AB Transition:* FIA has completed an assertion letter which states that, as of June 30, 2006, its controls over the functions performed as servicer of BA Master Credit Card Trust II and BA Credit Card Trust are effective in providing reasonable assurance that BA Master Credit Card Trust II and BA Credit Card 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 identified in such letter and are recorded properly to permit the preparation of the required financial reports. Further, FIA has completed an assertion letter which states that it has complied with the requirements of the relevant covenants and conditions of the agreements identified in Appendix II to such letter for each of the agreements identified therein during the periods specified in Appendix II to such letter. With regard to each of the FIA assertion letters discussed in the preceding two sentences, PricewaterhouseCoopers LLP has produced reports attesting to the fairness of such assertion as of the date or for the period to which each such report relates.

---

**Item 1123 of Regulation AB: Servicer Compliance Statement.**

FIA has provided a statement of compliance (a “Compliance Statement”) for the period from and including July 1, 2005 through and including June 30, 2006, which has been signed by an authorized officer of FIA. The Compliance Statement of FIA is attached as an exhibit to this Form 10-K.

Each of MBNA Technology, Inc., Bank of America, National Association (USA) and Banc of America Card Servicing Corporation has been identified by the registrant as a servicer with respect to the pool assets held by each of BA Master Credit Card Trust II and BA Credit Card Trust. Each of these servicers has provided a Compliance Statement, in each case signed by an authorized officer of the related servicer. The Compliance Statement of MBNA Technology, Inc. is for the period from and including February 1, 2006 (the first day of the distribution period in which the BA Credit Card Trust first issued securities subject to Regulation AB) through and including June 30, 2006. The Compliance Statement for each of Bank of America, National Association (USA) and Banc of America Card Servicing Corporation is for the period from and including May 10, 2006 (the date on which each such entity was appointed as a servicer in respect of the pool assets held by each of BA Master Credit Card Trust II and BA Credit Card Trust) through and including June 30, 2006. The Compliance Statement of each of MBNA Technology, Inc., Bank of America, National Association (USA) and Banc of America Card Servicing Corporation is attached as an exhibit to this Form 10-K.

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

- (a)(1) Not Applicable.
- (a)(2) Not Applicable.
- (a)(3) Not Applicable.
- (b) Exhibits

| <b>Exhibit<br/>Number</b> | <b>Description</b>   |
|---------------------------|--|
| 3.1                       | Composite Articles of Association of FIA Card Services, National Association (included in Exhibit 3.1 to the registrant’s Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).   |
| 3.2                       | Composite Bylaws of FIA Card Services, National Association (included in Exhibit 3.2 to the registrant’s Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).  |
| 4.1                       | Amended and Restated Pooling and Servicing Agreement, dated as of June 10, 2006 (included in Exhibit 4.1 to the registrant’s Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).  |
| 4.2                       | Amended and Restated Series 2001-D Supplement to Amended and Restated Pooling and Servicing Agreement, dated as of June 10, 2006 (included in Exhibit 4.2 to the registrant’s Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference). |

- 
- 4.3 BA Credit Card Trust Second Amended and Restated Trust Agreement, dated as of June 10, 2006 (included in Exhibit 4.3 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
  - 4.4 Amended and Restated Indenture, dated as of June 10, 2006 (included in Exhibit 4.4 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
  - 4.5 Amended and Restated BAseries Indenture Supplement, dated as of June 10, 2006 (included in Exhibit 4.5 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).
  - 4.6.1 Class A(2001-2) Terms Document, dated as of July 26, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2001, which is incorporated herein by reference).
  - 4.6.2 First Amendment to Class A(2001-2) Terms Document, dated as of August 8, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2001, which is incorporated herein by reference).
  - 4.6.3 Class A(2001-5) Terms Document, dated as of November 8, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 14, 2001, which is incorporated herein by reference).
  - 4.6.4 Class C(2001-5) Terms Document, dated as of December 11, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on January 14, 2002, which is incorporated herein by reference).
  - 4.6.5 Class A(2002-1) Terms Document, dated as of January 31, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 14, 2002, which is incorporated herein by reference).
  - 4.6.6 Class B(2002-1) Terms Document, dated as of February 28, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 14, 2002, which is incorporated herein by reference).
  - 4.6.7 Class C(2002-1) Terms Document, dated as of February 28, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 14, 2002, which is incorporated herein by reference).
  - 4.6.8 Class A(2002-3) Terms Document, dated as of April 24, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 14, 2002, which is incorporated herein by reference).
  - 4.6.9 Class A(2002-4) Terms Document, dated as of May 9, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 14, 2002, which is incorporated herein by reference).
  - 4.6.10 Class A(2002-5) Terms Document, dated as of May 30, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 14, 2002, which is incorporated herein by reference).
  - 4.6.11 Class B(2002-2) Terms Document, dated as of June 12, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 15, 2002, which is incorporated herein by reference).
  - 4.6.12 Class C(2002-3) Terms Document, dated as of June 12, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 15, 2002, which is incorporated herein by reference).
  - 4.6.13 Class A(2002-8) Terms Document, dated as of July 31, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2002, which is incorporated herein by reference).

- 
- 4.6.14 Class A(2002-9) Terms Document, dated as of July 31, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2002, which is incorporated herein by reference).
  - 4.6.15 Class C(2002-4) Terms Document, dated as of August 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 13, 2002, which is incorporated herein by reference).
  - 4.6.16 Class A(2002-10) Terms Document, dated as of September 19, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 18, 2002, which is incorporated herein by reference).
  - 4.6.17 Class B(2002-4) Terms Document, dated as of October 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 19, 2002, which is incorporated herein by reference).
  - 4.6.18 Class C(2002-6) Terms Document, dated as of October 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 19, 2002, which is incorporated herein by reference).
  - 4.6.19 Class C(2002-7) Terms Document, dated as of October 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 19, 2002, which is incorporated herein by reference).
  - 4.6.20 Class A(2002-13) Terms Document, dated as of December 18, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on January 24, 2003, which is incorporated herein by reference).
  - 4.6.21 Class C(2003-1) Terms Document, dated as of February 4, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).
  - 4.6.22 Class C(2003-2) Terms Document, dated as of February 12, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).
  - 4.6.23 Class B(2003-1) Terms Document, dated as of February 20, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).
  - 4.6.24 Class A(2003-1) Terms Document, dated as of February 27, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).
  - 4.6.25 Class A(2003-3) Terms Document, dated as of April 10, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 14, 2003, which is incorporated herein by reference).
  - 4.6.26 Class A(2003-4) Terms Document, dated as of April 24, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 14, 2003, which is incorporated herein by reference).
  - 4.6.27 Class C(2003-3) Terms Document, dated as of May 8, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 16, 2003, which is incorporated herein by reference).
  - 4.6.28 Class A(2003-6) Terms Document, dated as of June 4, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 14, 2003, which is incorporated herein by reference).
  - 4.6.29 Class B(2003-2) Terms Document, dated as of June 12, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 14, 2003, which is incorporated herein by reference).
  - 4.6.30 Class C(2003-5) Terms Document, dated as of July 2, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2003, which is incorporated herein by reference).

- 
- 4.6.31 Class A(2003-7) Terms Document, dated as of July 8, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2003, which is incorporated herein by reference).
  - 4.6.32 Class C(2003-6) Terms Document, dated as of July 30, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2003, which is incorporated herein by reference).
  - 4.6.33 Class A(2003-8) Terms Document, dated as of August 5, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 15, 2003, which is incorporated herein by reference).
  - 4.6.34 Class B(2003-3) Terms Document, dated as of August 20, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 15, 2003, which is incorporated herein by reference).
  - 4.6.35 Class A(2003-9) Terms Document, dated as of September 24, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 16, 2003, which is incorporated herein by reference).
  - 4.6.36 Class B(2003-5) Terms Document, dated as of October 2, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 17, 2003, which is incorporated herein by reference).
  - 4.6.37 Class A(2003-10) Terms Document, dated as of October 15, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 17, 2003, which is incorporated herein by reference).
  - 4.6.38 Class C(2003-7) Terms Document, dated as of November 5, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 15, 2003, which is incorporated herein by reference).
  - 4.6.39 Class A(2003-11) Terms Document, dated as of November 6, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 15, 2003, which is incorporated herein by reference).
  - 4.6.40 Class A(2003-12) Terms Document, dated as of December 18, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 19, 2003, which is incorporated herein by reference).
  - 4.6.41 Class A(2004-2) Terms Document, dated as of February 25, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 25, 2004, which is incorporated herein by reference).
  - 4.6.42 Class C(2004-1) Terms Document, dated as of March 16, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 16, 2004, which is incorporated herein by reference).
  - 4.6.43 Class A(2004-3) Terms Document, dated as of March 17, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2004, which is incorporated herein by reference).
  - 4.6.44 Class B(2004-1) Terms Document, dated as of April 1, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on April 1, 2004, which is incorporated herein by reference).
  - 4.6.45 Class A(2004-4) Terms Document, dated as of April 15, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on April 15, 2004, which is incorporated herein by reference).
  - 4.6.46 Class A(2004-6) Terms Document, dated as of June 17, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 17, 2004, which is incorporated herein by reference).

- 
- 4.6.47 Class C(2004-2) Terms Document, dated as of July 1, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 1, 2004, which is incorporated herein by reference).
- 4.6.48 Class A(2004-7) Terms Document, dated as of July 28, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 28, 2004, which is incorporated herein by reference).
- 4.6.49 Class B(2004-2) Terms Document, dated as of August 11, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 11, 2004, which is incorporated herein by reference).
- 4.6.50 Class A(2004-8) Terms Document, dated as of September 14, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 14, 2004, which is incorporated herein by reference).
- 4.6.51 Class A(2004-10) Terms Document, dated as of October 27, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 27, 2004, which is incorporated herein by reference).
- 4.6.52 Class A(2005-1) Terms Document, dated as of April 20, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on April 20, 2005, which is incorporated herein by reference).
- 4.6.53 Class A(2005-2) Terms Document, dated as of May 19, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 19, 2005, which is incorporated herein by reference).
- 4.6.54 Class C(2005-1) Terms Document, dated as of June 1, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 2, 2005, which is incorporated herein by reference).
- 4.6.55 Class A(2005-3) Terms Document, dated as of June 14, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 14, 2005, which is incorporated herein by reference).
- 4.6.56 Class B(2005-1) Terms Document, dated as of June 22, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 22, 2005, which is incorporated herein by reference).
- 4.6.57 Class A(2005-4) Terms Document, dated as of July 7, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 7, 2005, which is incorporated herein by reference).
- 4.6.58 Class B(2005-2) Terms Document, dated as of August 11, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 11, 2005, which is incorporated herein by reference).
- 4.6.59 Class A(2005-5) Terms Document, dated as of August 11, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 11, 2005, which is incorporated herein by reference).
- 4.6.60 Class A(2005-6) Terms Document, dated as of August 25, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 25, 2005, which is incorporated herein by reference).
- 4.6.61 Class C(2005-2) Terms Document, dated as of September 22, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 23, 2005, which is incorporated herein by reference).
- 4.6.62 Class A(2005-7) Terms Document, dated as of September 29, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 30, 2005, which is incorporated herein by reference).
- 4.6.63 Class A(2005-8) Terms Document, dated as of October 12, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 12, 2005, which is incorporated herein by reference).

- 
- 4.6.64 Class C(2005-3) Terms Document, dated as of October 20, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 20, 2005, which is incorporated herein by reference).
  - 4.6.65 Class B(2005-4) Terms Document, dated as of November 2, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 2, 2005, which is incorporated herein by reference).
  - 4.6.66 Class A(2005-9) Terms Document, dated as of November 17, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 17, 2005, which is incorporated herein by reference).
  - 4.6.67 Class A(2005-10) Terms Document, dated as of November 29, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 29, 2005, which is incorporated herein by reference).
  - 4.6.68 Class A(2005-11) Terms Document, dated as of December 16, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 16, 2005, which is incorporated herein by reference).
  - 4.6.69 Class A(2006-1) Terms Document, dated as of February 15, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 21, 2006, which is incorporated herein by reference).
  - 4.6.70 Class C(2006-1) Terms Document, dated as of February 17, 2006 (included in Exhibit 4.2 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 21, 2006, which is incorporated herein by reference).
  - 4.6.71 Class B(2006-1) Terms Document, dated as of March 3, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 3, 2006, which is incorporated herein by reference).
  - 4.6.72 Class A(2006-2) Terms Document, dated as of March 7, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 7, 2006, which is incorporated herein by reference).
  - 4.6.73 Class C(2006-2) Terms Document, dated as of March 17, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2006, which is incorporated herein by reference).
  - 4.6.74 Class A(2006-3) Terms Document, dated as of March 30, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 30, 2006, which is incorporated herein by reference).
  - 4.6.75 Class C(2006-3) Terms Document, dated as of May 31, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 31, 2006, which is incorporated herein by reference).
  - 4.6.76 Class A(2006-4) Terms Document, dated as of May 31, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 1, 2006, which is incorporated herein by reference).
  - 4.6.77 Class A(2006-5) Terms Document, dated as of June 9, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 9, 2006, which is incorporated herein by reference).
  - 4.6.78 Class C(2006-4) Terms Document, dated as of June 15, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 16, 2006, which is incorporated herein by reference).
  - 4.6.79 Class A(2006-6) Terms Document, dated as of July 20, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 20, 2006, which is incorporated herein by reference).
  - 4.6.80 Class A(2006-7) Terms Document, dated as of July 28, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 31, 2006, which is incorporated herein by reference).

- 
- 4.6.81 Class A(2006-8) Terms Document, dated as of August 9, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 10, 2006, which is incorporated herein by reference).
  - 4.6.82 Class C(2006-5) Terms Document, dated as of August 15, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 15, 2006, which is incorporated herein by reference).
  - 4.6.83 Class B(2006-3) Terms Document, dated as of August 22, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 23, 2006, which is incorporated herein by reference).
  - 4.6.84 Class A(2006-9) Terms Document, dated as of August 30, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 30, 2006, which is incorporated herein by reference).
  - 4.6.85 Class A(2006-10) Terms Document, dated as of September 19, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 19, 2006, which is incorporated herein by reference).
  - 4.6.86 Class A(2006-11) Terms Document, dated as of September 26, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 26, 2006, which is incorporated herein by reference).
  - 31.1 Certification of FIA Card Services, National Association pursuant to Section 302 of the Sarbanes-Oxley Act of 2002 for the period from and including July 1, 2005 through and including January 31, 2006.
  - 31.2 Certification of FIA Card Services, National Association pursuant to Section 302 of the Sarbanes-Oxley Act of 2002 for the period from and including February 1, 2006 through and including June 30, 2006.
  - 33.1 Report on Assessment of Compliance with Servicing Criteria for FIA Card Services, National Association and MBNA Technology, Inc. for the period from and including February 1, 2006 through and including June 30, 2006.
  - 33.2 Report on Assessment of Compliance with Servicing Criteria for The Bank of New York for the period from and including January 1, 2006 through and including June 30, 2006.
  - 34.1 Attestation Report of PricewaterhouseCoopers LLP on Assessment of Compliance with Servicing Criteria relating to FIA Card Services, National Association and MBNA Technology, Inc.
  - 34.2 Attestation Report of Ernst & Young LLP on Assessment of Compliance with Servicing Criteria relating to The Bank of New York.
  - 35.1 Servicer Compliance Statement of FIA Card Services, National Association for the twelve-month period ended June 30, 2006.
  - 35.2 Servicer Compliance Statement of MBNA Technology, Inc. for the period from and including February 1, 2006 through and including June 30, 2006.
  - 35.3 Servicer Compliance Statement of Bank of America, National Association (USA) for the period from and including May 10, 2006 through and including June 30, 2006.
  - 35.4 Servicer Compliance Statement of Banc of America Card Servicing Corporation for the period from and including May 10, 2006 through and including June 30, 2006.

- 
- 99.1 Reports of PricewaterhouseCoopers LLP dated August 11, 2006 pursuant to Section 3.06 of the Pooling and Servicing 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 Pooling and Servicing Agreement, each delivered pursuant to Section 3.06 of the Pooling and Servicing Agreement).
- 99.2 Service Agreement, dated as of May 1, 1993, between FIA Card Services, National Association (formerly known as MBNA America Bank, National Association) and MBNA Technology, Inc. (formerly known as MBNA Information Services, Inc.) (included in Exhibit 99.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 8, 2006, which is incorporated herein by reference).
- 99.3 Delegation of Servicing Agreement, dated as of May 10, 2006, between FIA Card Services, National Association (formerly known as MBNA America Bank, National Association) and Bank of America, National Association (USA) (included in Exhibit 99.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 16, 2006, which is incorporated herein by reference).
- 99.4 Delegation of Servicing Agreement, dated as of May 22, 2006, between Bank of America, National Association (USA) and Banc of America Card Servicing Corporation (included in Exhibit 99.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 23, 2006, which is incorporated herein by reference).

(c) Not Applicable.

---

**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 Credit Card Trust**

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

## EXHIBIT INDEX

| Exhibit<br>Number | Description  |
|-------------------|--|
| 3.1               | Composite Articles of Association of FIA Card Services, National Association (included in Exhibit 3.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).   |
| 3.2               | Composite Bylaws of FIA Card Services, National Association (included in Exhibit 3.2 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).  |
| 4.1               | Amended and Restated Pooling and Servicing Agreement, dated as of June 10, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).  |
| 4.2               | Amended and Restated Series 2001-D Supplement to Amended and Restated Pooling and Servicing Agreement, dated as of June 10, 2006 (included in Exhibit 4.2 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference). |
| 4.3               | BA Credit Card Trust Second Amended and Restated Trust Agreement, dated as of June 10, 2006 (included in Exhibit 4.3 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).                                      |
| 4.4               | Amended and Restated Indenture, dated as of June 10, 2006 (included in Exhibit 4.4 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).  |
| 4.5               | Amended and Restated BAseries Indenture Supplement, dated as of June 10, 2006 (included in Exhibit 4.5 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 13, 2006, which is incorporated herein by reference).  |
| 4.6.1             | Class A(2001-2) Terms Document, dated as of July 26, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2001, which is incorporated herein by reference).  |
| 4.6.2             | First Amendment to Class A(2001-2) Terms Document, dated as of August 8, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2001, which is incorporated herein by reference).  |
| 4.6.3             | Class A(2001-5) Terms Document, dated as of November 8, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 14, 2001, which is incorporated herein by reference).   |
| 4.6.4             | Class C(2001-5) Terms Document, dated as of December 11, 2001 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on January 14, 2002, which is incorporated herein by reference).   |
| 4.6.5             | Class A(2002-1) Terms Document, dated as of January 31, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 14, 2002, which is incorporated herein by reference).   |
| 4.6.6             | Class B(2002-1) Terms Document, dated as of February 28, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 14, 2002, which is incorporated herein by reference).   |
| 4.6.7             | Class C(2002-1) Terms Document, dated as of February 28, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 14, 2002, which is incorporated herein by reference).   |

- 
- 4.6.8 Class A(2002-3) Terms Document, dated as of April 24, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 14, 2002, which is incorporated herein by reference).
  - 4.6.9 Class A(2002-4) Terms Document, dated as of May 9, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 14, 2002, which is incorporated herein by reference).
  - 4.6.10 Class A(2002-5) Terms Document, dated as of May 30, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 14, 2002, which is incorporated herein by reference).
  - 4.6.11 Class B(2002-2) Terms Document, dated as of June 12, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 15, 2002, which is incorporated herein by reference).
  - 4.6.12 Class C(2002-3) Terms Document, dated as of June 12, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 15, 2002, which is incorporated herein by reference).
  - 4.6.13 Class A(2002-8) Terms Document, dated as of July 31, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2002, which is incorporated herein by reference).
  - 4.6.14 Class A(2002-9) Terms Document, dated as of July 31, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2002, which is incorporated herein by reference).
  - 4.6.15 Class C(2002-4) Terms Document, dated as of August 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 13, 2002, which is incorporated herein by reference).
  - 4.6.16 Class A(2002-10) Terms Document, dated as of September 19, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 18, 2002, which is incorporated herein by reference).
  - 4.6.17 Class B(2002-4) Terms Document, dated as of October 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 19, 2002, which is incorporated herein by reference).
  - 4.6.18 Class C(2002-6) Terms Document, dated as of October 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 19, 2002, which is incorporated herein by reference).
  - 4.6.19 Class C(2002-7) Terms Document, dated as of October 29, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 19, 2002, which is incorporated herein by reference).
  - 4.6.20 Class A(2002-13) Terms Document, dated as of December 18, 2002 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on January 24, 2003, which is incorporated herein by reference).
  - 4.6.21 Class C(2003-1) Terms Document, dated as of February 4, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).
  - 4.6.22 Class C(2003-2) Terms Document, dated as of February 12, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).
  - 4.6.23 Class B(2003-1) Terms Document, dated as of February 20, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).

- 
- 4.6.24 Class A(2003-1) Terms Document, dated as of February 27, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2003, which is incorporated herein by reference).
  - 4.6.25 Class A(2003-3) Terms Document, dated as of April 10, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 14, 2003, which is incorporated herein by reference).
  - 4.6.26 Class A(2003-4) Terms Document, dated as of April 24, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 14, 2003, which is incorporated herein by reference).
  - 4.6.27 Class C(2003-3) Terms Document, dated as of May 8, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 16, 2003, which is incorporated herein by reference).
  - 4.6.28 Class A(2003-6) Terms Document, dated as of June 4, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 14, 2003, which is incorporated herein by reference).
  - 4.6.29 Class B(2003-2) Terms Document, dated as of June 12, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 14, 2003, which is incorporated herein by reference).
  - 4.6.30 Class C(2003-5) Terms Document, dated as of July 2, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2003, which is incorporated herein by reference).
  - 4.6.31 Class A(2003-7) Terms Document, dated as of July 8, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2003, which is incorporated herein by reference).
  - 4.6.32 Class C(2003-6) Terms Document, dated as of July 30, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 14, 2003, which is incorporated herein by reference).
  - 4.6.33 Class A(2003-8) Terms Document, dated as of August 5, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 15, 2003, which is incorporated herein by reference).
  - 4.6.34 Class B(2003-3) Terms Document, dated as of August 20, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 15, 2003, which is incorporated herein by reference).
  - 4.6.35 Class A(2003-9) Terms Document, dated as of September 24, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 16, 2003, which is incorporated herein by reference).
  - 4.6.36 Class B(2003-5) Terms Document, dated as of October 2, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 17, 2003, which is incorporated herein by reference).
  - 4.6.37 Class A(2003-10) Terms Document, dated as of October 15, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 17, 2003, which is incorporated herein by reference).
  - 4.6.38 Class C(2003-7) Terms Document, dated as of November 5, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 15, 2003, which is incorporated herein by reference).
  - 4.6.39 Class A(2003-11) Terms Document, dated as of November 6, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 15, 2003, which is incorporated herein by reference).
  - 4.6.40 Class A(2003-12) Terms Document, dated as of December 18, 2003 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 19, 2003, which is incorporated herein by reference).

- 
- 4.6.41 Class A(2004-2) Terms Document, dated as of February 25, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 25, 2004, which is incorporated herein by reference).
  - 4.6.42 Class C(2004-1) Terms Document, dated as of March 16, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 16, 2004, which is incorporated herein by reference).
  - 4.6.43 Class A(2004-3) Terms Document, dated as of March 17, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2004, which is incorporated herein by reference).
  - 4.6.44 Class B(2004-1) Terms Document, dated as of April 1, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on April 1, 2004, which is incorporated herein by reference).
  - 4.6.45 Class A(2004-4) Terms Document, dated as of April 15, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on April 15, 2004, which is incorporated herein by reference).
  - 4.6.46 Class A(2004-6) Terms Document, dated as of June 17, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 17, 2004, which is incorporated herein by reference).
  - 4.6.47 Class C(2004-2) Terms Document, dated as of July 1, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 1, 2004, which is incorporated herein by reference).
  - 4.6.48 Class A(2004-7) Terms Document, dated as of July 28, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 28, 2004, which is incorporated herein by reference).
  - 4.6.49 Class B(2004-2) Terms Document, dated as of August 11, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 11, 2004, which is incorporated herein by reference).
  - 4.6.50 Class A(2004-8) Terms Document, dated as of September 14, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 14, 2004, which is incorporated herein by reference).
  - 4.6.51 Class A(2004-10) Terms Document, dated as of October 27, 2004 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 27, 2004, which is incorporated herein by reference).
  - 4.6.52 Class A(2005-1) Terms Document, dated as of April 20, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on April 20, 2005, which is incorporated herein by reference).
  - 4.6.53 Class A(2005-2) Terms Document, dated as of May 19, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 19, 2005, which is incorporated herein by reference).
  - 4.6.54 Class C(2005-1) Terms Document, dated as of June 1, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 2, 2005, which is incorporated herein by reference).
  - 4.6.55 Class A(2005-3) Terms Document, dated as of June 14, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 14, 2005, which is incorporated herein by reference).
  - 4.6.56 Class B(2005-1) Terms Document, dated as of June 22, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 22, 2005, which is incorporated herein by reference).
  - 4.6.57 Class A(2005-4) Terms Document, dated as of July 7, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 7, 2005, which is incorporated herein by reference).

- 
- 4.6.58 Class B(2005-2) Terms Document, dated as of August 11, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 11, 2005, which is incorporated herein by reference).
- 4.6.59 Class A(2005-5) Terms Document, dated as of August 11, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 11, 2005, which is incorporated herein by reference).
- 4.6.60 Class A(2005-6) Terms Document, dated as of August 25, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 25, 2005, which is incorporated herein by reference).
- 4.6.61 Class C(2005-2) Terms Document, dated as of September 22, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 23, 2005, which is incorporated herein by reference).
- 4.6.62 Class A(2005-7) Terms Document, dated as of September 29, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 30, 2005, which is incorporated herein by reference).
- 4.6.63 Class A(2005-8) Terms Document, dated as of October 12, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 12, 2005, which is incorporated herein by reference).
- 4.6.64 Class C(2005-3) Terms Document, dated as of October 20, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on October 20, 2005, which is incorporated herein by reference).
- 4.6.65 Class B(2005-4) Terms Document, dated as of November 2, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 2, 2005, which is incorporated herein by reference).
- 4.6.66 Class A(2005-9) Terms Document, dated as of November 17, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 17, 2005, which is incorporated herein by reference).
- 4.6.67 Class A(2005-10) Terms Document, dated as of November 29, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on November 29, 2005, which is incorporated herein by reference).
- 4.6.68 Class A(2005-11) Terms Document, dated as of December 16, 2005 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on December 16, 2005, which is incorporated herein by reference).
- 4.6.69 Class A(2006-1) Terms Document, dated as of February 15, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 21, 2006, which is incorporated herein by reference).
- 4.6.70 Class C(2006-1) Terms Document, dated as of February 17, 2006 (included in Exhibit 4.2 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on February 21, 2006, which is incorporated herein by reference).
- 4.6.71 Class B(2006-1) Terms Document, dated as of March 3, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 3, 2006, which is incorporated herein by reference).
- 4.6.72 Class A(2006-2) Terms Document, dated as of March 7, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 7, 2006, which is incorporated herein by reference).
- 4.6.73 Class C(2006-2) Terms Document, dated as of March 17, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 17, 2006, which is incorporated herein by reference).

- 
- 4.6.74 Class A(2006-3) Terms Document, dated as of March 30, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on March 30, 2006, which is incorporated herein by reference).
  - 4.6.75 Class C(2006-3) Terms Document, dated as of May 31, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 31, 2006, which is incorporated herein by reference).
  - 4.6.76 Class A(2006-4) Terms Document, dated as of May 31, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 1, 2006, which is incorporated herein by reference).
  - 4.6.77 Class A(2006-5) Terms Document, dated as of June 9, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 9, 2006, which is incorporated herein by reference).
  - 4.6.78 Class C(2006-4) Terms Document, dated as of June 15, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on June 16, 2006, which is incorporated herein by reference).
  - 4.6.79 Class A(2006-6) Terms Document, dated as of July 20, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 20, 2006, which is incorporated herein by reference).
  - 4.6.80 Class A(2006-7) Terms Document, dated as of July 28, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on July 31, 2006, which is incorporated herein by reference).
  - 4.6.81 Class A(2006-8) Terms Document, dated as of August 9, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 10, 2006, which is incorporated herein by reference).
  - 4.6.82 Class C(2006-5) Terms Document, dated as of August 15, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 15, 2006, which is incorporated herein by reference).
  - 4.6.83 Class B(2006-3) Terms Document, dated as of August 22, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 23, 2006, which is incorporated herein by reference).
  - 4.6.84 Class A(2006-9) Terms Document, dated as of August 30, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on August 30, 2006, which is incorporated herein by reference).
  - 4.6.85 Class A(2006-10) Terms Document, dated as of September 19, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 19, 2006, which is incorporated herein by reference).
  - 4.6.86 Class A(2006-11) Terms Document, dated as of September 26, 2006 (included in Exhibit 4.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 26, 2006, which is incorporated herein by reference).
  - 31.1 Certification of FIA Card Services, National Association pursuant to Section 302 of the Sarbanes-Oxley Act of 2002 for the period from and including July 1, 2005 through and including January 31, 2006.
  - 31.2 Certification of FIA Card Services, National Association pursuant to Section 302 of the Sarbanes-Oxley Act of 2002 for the period from and including February 1, 2006 through and including June 30, 2006.
  - 33.1 Report on Assessment of Compliance with Servicing Criteria for FIA Card Services, National Association and MBNA Technology, Inc. for the period from and including February 1, 2006 through and including June 30, 2006.
  - 33.2 Report on Assessment of Compliance with Servicing Criteria for The Bank of New York for the period from and including January 1, 2006 through and including June 30, 2006.

- 
- 34.1 Attestation Report of PricewaterhouseCoopers LLP on Assessment of Compliance with Servicing Criteria relating to FIA Card Services, National Association and MBNA Technology, Inc.
  - 34.2 Attestation Report of Ernst & Young LLP on Assessment of Compliance with Servicing Criteria relating to The Bank of New York.
  - 35.1 Servicer Compliance Statement of FIA Card Services, National Association for the twelve-month period ended June 30, 2006.
  - 35.2 Servicer Compliance Statement of MBNA Technology, Inc. for the period from and including February 1, 2006 through and including June 30, 2006.
  - 35.3 Servicer Compliance Statement of Bank of America, National Association (USA) for the period from and including May 10, 2006 through and including June 30, 2006.
  - 35.4 Servicer Compliance Statement of Banc of America Card Servicing Corporation for the period from and including May 10, 2006 through and including June 30, 2006.
  - 99.1 Reports of PricewaterhouseCoopers LLP dated August 11, 2006 pursuant to Section 3.06 of the Pooling and Servicing 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 Pooling and Servicing Agreement, each delivered pursuant to Section 3.06 of the Pooling and Servicing Agreement).
  - 99.2 Service Agreement, dated as of May 1, 1993, between FIA Card Services, National Association (formerly known as MBNA America Bank, National Association) and MBNA Technology, Inc. (formerly known as MBNA Information Services, Inc.) (included in Exhibit 99.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on September 8, 2006, which is incorporated herein by reference).
  - 99.3 Delegation of Servicing Agreement, dated as of May 10, 2006, between FIA Card Services, National Association (formerly known as MBNA America Bank, National Association) and Bank of America, National Association (USA) (included in Exhibit 99.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 16, 2006, which is incorporated herein by reference).
  - 99.4 Delegation of Servicing Agreement, dated as of May 22, 2006, between Bank of America, National Association (USA) and Banc of America Card Servicing Corporation (included in Exhibit 99.1 to the registrant's Form 8-K, as filed with the Securities and Exchange Commission on May 23, 2006, which is incorporated herein by reference).

**Exhibit 31.1**

[for the pre-Regulation AB period from and including July 1, 2005 to and including January 31, 2006 (the last day of the distribution period before which the BA Credit Card Trust first issued securities subject to Regulation AB)]

**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 Credit Card Trust;
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

**Exhibit 31.2**

[for the post-Regulation AB period from and including February 1, 2006 (the first day of the distribution period in which the BA Credit Card Trust first issued securities subject to Regulation AB) to and including June 30, 2006]

**Certification**

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

1. I have reviewed this report on Form 10-K and all reports on Form 10-D required to be filed in respect of the period covered by this report on Form 10-K of BA Credit Card Trust (the "Exchange Act periodic reports");
2. Based on my knowledge, the Exchange Act periodic reports, taken as a whole, do 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 with respect to the period covered by this report;
3. Based on my knowledge, all of the distribution, servicing and other information required to be provided under Form 10-D for the period covered by this report is included in the Exchange Act periodic reports;
4. I am responsible for reviewing the activities performed by the servicers and based on my knowledge and the compliance reviews conducted in preparing the servicer compliance statements required in this report under Item 1123 of Regulation AB, and except as disclosed in the Exchange Act periodic reports, the servicers have fulfilled their obligations under the servicing agreements; and
5. All of the reports on assessment of compliance with servicing criteria for asset-backed securities and their related attestation reports on assessment of compliance with servicing criteria for asset-backed securities required to be included in this report in accordance with Item 1122 of Regulation AB and Exchange Act Rules 13a-18 and 15d-18 have been included as an exhibit to this report, except as otherwise disclosed in this report. Any material instances of noncompliance described in such reports have been disclosed in this report on Form 10-K.

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

**Exhibit 33.1**

**Management's Assertion on  
Compliance with Regulation AB Criteria**

FIA Card Services, National Association (the "Asserting Party") is responsible for assessing compliance, as of June 30, 2006 and for the period from February 1, 2006 (the first day of the distribution period in which the BA Credit Card Trust ("BACCT") first issued securities subject to Regulation AB) through June 30, 2006 (the "Reporting Period"), with the servicing criteria set forth in Item 1122(d) of Regulation AB, excluding the criteria set forth in Item 1122 (d)(1)(iii), (d)(2)(ii), (d)(2)(iii), (d)(2)(vi), (d)(3)(iii), (d)(3)(iv), (d)(4)(i), (d)(4)(x), (d)(4)(xi), (d)(4)(xii), and (d)(4)(xiii) of Regulation AB, which the Asserting Party has concluded are not applicable to the activities it performs, directly or through its wholly-owned subsidiary MBNA Technology, Inc. ("MBNA Technology"), with respect to the asset-backed securities transactions covered by this report (such criteria, after giving effect to the exclusions identified above, the "Applicable Servicing Criteria"). The transactions covered by this report include all asset-backed securities transactions conducted by the BACCT that were registered with the Securities and Exchange Commission pursuant to the Securities Act of 1933 where the related asset-backed securities were outstanding during the Reporting Period (the "Platform"), as listed in Appendix A.

The Asserting Party has assessed compliance with the Applicable Servicing Criteria by each of the Asserting Party and MBNA Technology for the Reporting Period and has concluded that each such party has complied, in all material respects, with the Applicable Servicing Criteria as of June 30, 2006 and for the Reporting Period with respect to the Platform taken as a whole.

PricewaterhouseCoopers LLP, an independent registered public accounting firm, has issued an attestation report for the Platform on the assessment of compliance with the Applicable Servicing Criteria as of June 30, 2006 and for the Reporting Period as set forth in this assertion.

**FIA Card Services, National Association**

/s/ Marcie E. Copson-Hall

Marcie E. Copson-Hall

Senior Vice President

Date: September 25, 2006

---

## Appendix A

---

### BA Credit Card Trust

---

BAseries Class B(2001-1)  
BAseries Class C(2001-1)  
BAseries Class A(2001-1)  
BAseries Class A(2003-2)  
BAseries Class C(2001-3)  
BAseries Class A(2001-2)  
BAseries Class A(2001-3)  
BAseries Class B(2001-2)  
BAseries Class C(2001-4)  
BAseries Class A(2001-5)  
BAseries Class C(2001-5)  
BAseries Class A(2002-1)  
BAseries Class B(2002-1)  
BAseries Class C(2002-1)  
BAseries Class A(2002-3)  
BAseries Class A(2002-4)  
BAseries Class A(2002-5)  
BAseries Class B(2002-2)  
BAseries Class C(2002-3)  
BAseries Class A(2002-8)  
BAseries Class A(2002-9)

---

**BA Credit Card Trust**

---

BAseries Class C(2002-4)  
BAseries Class A(2002-10)  
BAseries Class B(2002-4)  
BAseries Class C(2002-6)  
BAseries Class C(2002-7)  
BAseries Class A(2002-13)  
BAseries Class C(2003-1)  
BAseries Class C(2003-2)  
BAseries Class B(2003-1)  
BAseries Class A(2003-1)  
BAseries Class A(2003-3)  
BAseries Class A(2003-4)  
BAseries Class C(2003-3)  
BAseries Class A(2003-6)  
BAseries Class B(2003-2)  
BAseries Class C(2003-5)  
BAseries Class A(2003-7)  
BAseries Class C(2003-6)  
BAseries Class A(2003-8)  
  
BAseries Class B(2003-3)  
BAseries Class A(2003-9)

---

**BA Credit Card Trust**

---

BAseries Class B(2003-5)  
BAseries Class A(2003-10)  
BAseries Class C(2003-7)  
BAseries Class A(2003-11)  
BAseries Class A(2003-12)  
BAseries Class A(2004-2)  
BAseries Class C(2004-1)  
BAseries Class A(2004-3)  
BAseries Class B(2004-1)  
BAseries Class A(2004-4)  
BAseries Class A(2004-6)  
BAseries Class C(2004-2)  
BAseries Class A(2004-7)  
BAseries Class B(2004-2)  
BAseries Class A(2004-8)  
BAseries Class A(2004-10)  
BAseries Class A(2005-1)  
BAseries Class A(2005-2)  
BAseries Class C(2005-1)  
BAseries Class A(2005-3)  
BAseries Class B(2005-1)  
BAseries Class A(2005-4)

---

**BA Credit Card Trust**

---

BAseries Class A(2005-5)  
BAseries Class B(2005-2)  
BAseries Class A(2005-6)  
BAseries Class C(2005-2)  
BAseries Class A(2005-7)  
BAseries Class A(2005-8)  
BAseries Class C(2005-3)  
BAseries Class B(2005-4)  
BAseries Class A(2005-9)  
BAseries Class A(2005-10)  
BAseries Class A(2005-11)  
BAseries Class A(2006-1)  
BAseries Class C(2006-1)  
BAseries Class B(2006-1)  
BAseries Class A(2006-2)  
BAseries Class C(2006-2)  
BAseries Class A(2006-3)  
BAseries Class C(2006-3)  
BAseries Class A(2006-4)  
  
BAseries Class C(2006-4)  
BAseries Class A(2006-5)

**Exhibit 33.2**

**REPORT ON ASSESSMENT OF COMPLIANCE WITH REGULATION AB SERVICING CRITERIA**

The Bank of New York (the "Asserting Party") is responsible for assessing compliance as of June 30, 2006 and for the period from January 1, 2006 through June 30, 2006 (the "Reporting Period") with the servicing criteria set forth in Title 17, Section 229.1122(d) of the Code of Federal Regulations (the "CFR"), except for criteria 229.1122(d)(1)(i)-(iv), (2)(iii), (2)(vi)-(vii), (3)(i), (4)(i), and (4)(iii)-(xv) of the CFR, which the Asserting Party has concluded are not applicable to the activities it performs with respect to the asset-backed securities transactions covered by this report (such criteria, after giving effect to the exceptions identified above, the "Applicable Servicing Criteria"). The transactions covered by this report include the asset-backed securities transactions for which the Asserting Party served as trustee that are backed by the same asset type backing the asset-backed securities transactions completed by the BA Credit Card Trust (including the asset-backed securities transactions completed by the BA Credit Card Trust), that were completed on or after January 1, 2006 by issuers with a fiscal year end of June 30, 2006, and that were registered with the Securities and Exchange Commission pursuant to the Securities Act of 1933 (the "Platform Transactions").

The Asserting Party has assessed its compliance with the Applicable Servicing Criteria for the Reporting Period and has concluded that the Asserting Party has complied, in all material respects, with the Applicable Servicing Criteria as of June 30, 2006 and for the Reporting Period with respect to the Platform Transactions taken as a whole.

Ernst & Young LLP, an independent registered public accounting firm, has issued an attestation report on the assessment of compliance with the Applicable Servicing Criteria as of June 30, 2006 and for the Reporting Period as set forth in this assertion.

The Bank of New York, as Master Trust Trustee and Indenture Trustee

By: /s/ Patrick J. Tadie

Date: 9/20/2006

Name: Patrick J. Tadie

Title: Managing Director

**Exhibit 34.1**

**[PricewaterhouseCoopers LLP Letterhead]**

## Report of Independent Registered Public Accounting Firm

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

We have examined management's assertion, included in the accompanying Management's Assertion on Compliance with Regulation AB Criteria, that FIA Card Services, National Association, directly or through its wholly-owned subsidiary MBNA Technology, Inc., (the "Company") complied with the servicing criteria set forth in Item 1122(d) of the Securities and Exchange Commission's Regulation AB for the asset backed securities conducted by the BA Credit Card Trust that were registered with the Securities and Exchange Commission pursuant to the Securities Act of 1933 where the related asset-backed securities were outstanding during the period from February 1, 2006 through June 30, 2006 (the "Platform"), as of June 30, 2006 and for the period from February 1, 2006 through June 30, 2006 excluding criteria 1122 (d)(1)(iii), (d)(2)(ii), (d)(2)(iii), (d)(2)(vi), (d)(3)(iii), (d)(3)(iv), (d)(4)(i), and 1122(d)(4)(x) through 1122(d)(4)(xiii) which the Company has determined are not applicable to the activities performed by it with respect to the Platform. The Platform includes the asset-backed transactions and securities listed in Appendix A of Management's Assertion on Compliance with Regulation AB Criteria. Management is responsible for the Company's compliance with the applicable servicing criteria. Our responsibility is to express an opinion on management's assertion about the Company's compliance with the applicable servicing criteria based on our examination.

Our examination was conducted in accordance with standards of the Public Company Accounting Oversight Board (United States) and, accordingly, included examining, on a test basis, evidence about the Company's compliance with the applicable servicing criteria and performing such other procedures as we considered necessary in the circumstances. Our examination included testing of less than all of the transactions and compliance activities related to the Platform during the period from February 1, 2006 through June 30, 2006 and determining whether the Company processed those transactions and performed those activities in compliance with the applicable servicing criteria. In performing these procedures, our testing did not include all of the individual asset-backed transactions and securities listed in Appendix A of Management's Assertion on Compliance with Regulation AB Criteria that comprise the Platform. Our procedures were limited to transactions and compliance activities related to the Platform during the period from February 1, 2006 through June 30, 2006 and did not include an assessment of the impact of prior period activities that might have affected the amounts reported by the Company during the period from February 1, 2006 through June 30, 2006. 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 servicing criteria.

In our opinion, management's assertion that the Company complied with the aforementioned applicable servicing criteria as of June 30, 2006 and during the period from February 1, 2006 through June 30, 2006 for the Platform is fairly stated, in all material respects.

/s/ PricewaterhouseCoopers LLP

Charlotte, North Carolina

September 25, 2006

**Exhibit 34.2**

[Ernst &amp; Young LLP Letterhead]

**Report of Independent Registered Public Accounting Firm**

Board of Directors  
The Bank of New York

We have examined management's assertions, included in the accompanying Management's Report on Assessment of Compliance with SEC Regulation AB Servicing Criteria, that The Bank of New York (the "Company") complied with the servicing criteria set forth in Item 1122(d) of the Securities and Exchange Commission's Regulation AB for the asset-backed securities transactions for which the Company served as trustee that are backed by the same asset type backing the asset-backed securities transactions completed by the BA Credit Card Trust (including the asset-backed securities transactions completed by the BA Credit Card Trust) that were completed on or after January 1, 2006 by issuers with a fiscal year end of June 30, 2006, and that were registered with the SEC pursuant to the Securities Act of 1933 (the "Platform") except for criteria 1122(d)(1)(i)-(iv), 1122(d)(2)(iii), 1122(d)(2)(vi)-(vii), 1122(d)(3)(i), 1122(d)(4)(i), and 1122(d)(4)(iii)-(xv), which management has determined are not applicable to the activities performed by the Company with respect to the Platform. Management is responsible for the Company's compliance with the servicing criteria. Our responsibility is to express an opinion on management's assertion about the Company's compliance with the servicing criteria based on our examination.

Our examination was conducted in accordance with standards of the Public Company Accounting Oversight Board (United States) and, accordingly, included examining, on a test basis, evidence about the Company's compliance with the servicing criteria and performing such other procedures as we considered necessary in the circumstances. Our examination included selection of a sample of transactions and compliance activities related to the Platform during the examination period, and determining whether the Company processed those transactions and performed those activities in compliance with the servicing criteria. Our testing of selected transactions and compliance activities was limited to calculations, reports, and activities performed by the Company during the period covered by this report. Our procedures did not include determining whether errors may have occurred prior to our tests that may have affected the balances or amounts calculated or reported by the Company during the period covered by this report for the selected transactions or any other transactions. 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 the servicing criteria.

In our opinion, management's assertion that the Company complied with the aforementioned servicing criteria as of June 30, 2006 and for the period from January 1, 2006 through June 30, 2006 for the Platform is fairly stated, in all material respects.

/s/ Ernst & Young LLP

September 20, 2006

**Exhibit 35.1**

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

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"), as supplemented by the Amended and Restated Series 2001-D Supplement dated as of June 10, 2006 (as amended from time to time, the "Supplement") by and between the Bank and the Trustee, and the Amended and Restated Indenture dated as of June 10, 2006 (the "Indenture") by and between BA Credit Card Trust and The Bank of New York, as indenture 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 and the Supplement 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 and Section 23 of the Supplement.
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, the Supplement and the Indenture 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, the Supplement and the Indenture in all material respects throughout such twelve-month period.

IN WITNESS WHEREOF, the undersigned has duly executed this Certificate this 25th day of September 2006.

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

**Exhibit 35.2**

**SERVICER COMPLIANCE STATEMENT****MBNA Technology, Inc.****BA Credit Card Trust**

The undersigned, a duly authorized officer of MBNA Technology, Inc., a wholly-owned subsidiary of FIA Card Services, National Association ("FIA"), pursuant to the Service Agreement dated as of May 1, 1993 (as amended from time to time, the "Agreement") by and between FIA (formerly known as MBNA America Bank, National Association) and MBNA Technology, Inc. (formerly known as MBNA Information Services, Inc.), does hereby certify that:

1. MBNA Technology, Inc. performs certain data processing and administrative functions on behalf of FIA under the Agreement.
2. A review of MBNA Technology, Inc.'s activities during the period from and including February 1, 2006 through and including June 30, 2006 and of its performance under the Agreement has been made under my supervision.
3. To the best of my knowledge, based on such review, MBNA Technology, Inc. has fulfilled all of its obligations in all material respects under the Agreement throughout such period.

IN WITNESS WHEREOF, the undersigned has duly executed this Certificate this 25th day of September 2006.

By: /s/ Scott C. Reynolds  
Name: Scott C. Reynolds  
Title: Chief Operating Officer

**Exhibit 35.3**

**SERVICER COMPLIANCE STATEMENT**  
**Bank of America, National Association (USA)**  
**BA Credit Card Trust**

The undersigned, a duly authorized officer of Bank of America, National Association (USA) (the "Bank"), as Subservicer (the "Subservicer") pursuant to the Delegation of Servicing Agreement dated as of May 10, 2006 (as amended from time to time, the "Agreement") by and between FIA Card Services, National Association (formerly known as MBNA America Bank, National Association) and the Bank, does hereby certify that:

1. The Bank is Subservicer under the Agreement.
2. A review of the Subservicer's activities during the period from and including May 10, 2006 through and including June 30, 2006 and of its performance under the Agreement has been made under my supervision.
3. To the best of my knowledge, based on such review, the Bank has fulfilled all of its obligations in all material respects under the Agreement throughout such period.

IN WITNESS WHEREOF, the undersigned has duly executed this Certificate this 25th day of September 2006.

By: /s/ Greg W. Hobby  
Name: Greg Hobby  
Title: Senior Vice President

**Exhibit 35.4**

**SERVICER COMPLIANCE STATEMENT**  
**Banc of America Card Servicing Corporation**  
**BA Credit Card Trust**

The undersigned, a duly authorized officer of Banc of America Card Servicing Corporation ("BACSC"), as Subservicer (the "Subservicer") pursuant to the Delegation of Servicing Agreement dated as of May 22, 2006 (as amended from time to time, the "Agreement") by and between Bank of America, National Association (USA) and BACSC, does hereby certify that:

1. BACSC is Subservicer under the Agreement.
2. A review of the Subservicer's activities during the period from and including May 10, 2006 through and including June 30, 2006 and of its performance under the Agreement has been made under my supervision.
3. To the best of my knowledge, based on such review, BACSC has fulfilled all of its obligations in all material respects under the Agreement throughout such period.

IN WITNESS WHEREOF, the undersigned has duly executed this Certificate this 25th day of September 2006.

By: /s/ Greg W. Hobby

Name: Greg Hobby

Title: Senior Vice President

**Exhibit 99.1**

**[PricewaterhouseCoopers LLP Letterhead]**

## Report of Independent Accountants

To 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 BAseries 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

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

| Series | Date of Applicable Supplement to Pooling & Servicing Agreement | Applicable Supplement Sections   | Compliance Period                 |
|--------|--|--|-----------------------------------|
| 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      |
| 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      |
| 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     |
| 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     |
| 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<br>Applicable<br>Indenture &<br>Indenture<br>Supplement | Issuance<br>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      |
| 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       |
| 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   |

Report of Independent Accountants

To 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

---

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

## Attachment A

### BA Master Credit Card II Series

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)

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

BASeries Class A (2001-2)  
BASeries Class A (2001-3)  
BASeries Class A (2001-5)  
BASeries Class A (2001-Emerald)  
BASeries Class A (2002-1)  
BASeries Class A (2002-10)  
BASeries Class A (2002-11)  
BASeries Class A (2002-13)  
BASeries Class A (2002-2)  
BASeries Class A (2002-3)  
BASeries Class A (2002-4)  
BASeries Class A (2002-5)  
BASeries Class A (2002-7)  
BASeries Class A (2002-8)  
BASeries Class A (2002-9)  
BASeries Class A (2003-1)  
BASeries Class A (2003-10)

### Issuance Date

July 26, 2001  
August 8, 2001  
November 8, 2001  
August 15, 2001  
January 31, 2002  
September 19, 2002  
October 30, 2002  
December 18, 2002  
March 27, 2002  
April 24, 2002  
May 9, 2002  
May 30, 2002  
July 25, 2002  
July 31, 2002  
July 31, 2002  
February 27, 2003  
October 15, 2003

BASeries Class A (2003-11)  
BASeries Class A (2003-12)  
BASeries Class A (2003-3)  
BASeries Class A (2003-4)  
BASeries Class A (2003-5)  
BASeries Class A (2003-6)  
BASeries Class A (2003-7)  
BASeries Class A (2003-8)  
BASeries Class A (2003-9)  
BASeries Class A (2004-1)  
BASeries Class A (2004-10)  
BASeries Class A (2004-2)  
BASeries Class A (2004-3)  
BASeries Class A (2004-4)  
BASeries Class A (2004-5)  
BASeries Class A (2004-6)  
BASeries Class A (2004-7)  
BASeries Class A (2004-8)  
BASeries Class A (2004-9)  
BASeries Class A (2005-1)  
BASeries Class A (2005-10)  
BASeries Class A (2005-11)  
BASeries Class A (2005-2)  
BASeries Class A (2005-3)  
BASeries Class A (2005-4)  
BASeries Class A (2005-5)  
BASeries Class A (2005-6)  
BASeries Class A (2005-7)  
BASeries Class A (2005-8)  
BASeries Class A (2005-9)  
BASeries Class A (2006-1)  
BASeries Class A (2006-2)  
BASeries Class A (2006-3)  
BASeries Class A (2006-4)  
BASeries Class A (2006-5)  
BASeries Class B (2001-2)  
BASeries Class B (2001-3)  
BASeries Class B (2002-1)  
BASeries Class B (2002-2)

November 6, 2003  
December 18, 2003  
April 10, 2003  
April 24, 2003  
May 21, 2003  
June 4, 2003  
July 8, 2003  
August 5, 2003  
September 24, 2003  
February 26, 2004  
October 27, 2004  
February 25, 2004  
March 17, 2004  
April 15, 2004  
May 25, 2004  
June 17, 2004  
July 28, 2004  
September 14, 2004  
October 1, 2004  
April 20, 2005  
November 29, 2005  
December 16, 2005  
May 19, 2005  
June 14, 2005  
July 7, 2005  
August 11, 2005  
August 25, 2005  
September 29, 2005  
October 12, 2005  
November 17, 2005  
February 15, 2006  
March 7, 2006  
March 30, 2006  
May 31, 2006  
June 9, 2006  
September 6, 2001  
December 20, 2001  
February 28, 2002  
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      |
| BASeries Class C (2002-4) | August 29, 2002    |
| BASeries Class C (2002-6) | October 29, 2002   |
| BASeries Class C (2002-7) | October 29, 2002   |
| BASeries Class C (2003-1) | February 4, 2003   |
| BASeries Class C (2003-2) | February 12, 2003  |
| BASeries Class C (2003-3) | May 8, 2003        |
| BASeries Class C (2003-4) | June 19, 2003      |
| BASeries Class C (2003-5) | July 2, 2003       |
| BASeries Class C (2003-6) | July 30, 2003      |
| BASeries Class C (2003-7) | November 5, 2003   |
| BASeries Class C (2004-1) | March 16, 2004     |
| BASeries Class C (2004-2) | July 1, 2004       |
| BASeries Class C (2005-1) | June 1, 2005       |
| BASeries Class C (2005-2) | September 22, 2005 |
| BASeries Class C (2005-3) | October 20, 2005   |
| BASeries Class C (2006-1) | February 17, 2006  |
| BASeries Class C (2006-2) | March 17, 2006     |
| BASeries Class C (2006-3) | May 31, 2006       |
| BASeries Class C (2006-4) | 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.

---

**Trust Internal Control (continued)**

- 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.

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.

---

**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

| TRUST  | ISSUANCE<br>DATE |
|--|------------------|
| 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

| TRUST                           | ISSUANCE<br>DATE |
|---------------------------------|------------------|
| <b>Full Year</b>                |                  |
| 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  |
| 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  |

#### **New issuances**

|                            |            |
|----------------------------|------------|
| 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  
Compliance for the periods identified below

| TRUST  | TRUSTEE              | PSA<br>DATE * | PSA SUPPL.<br>DATE * | COMPLIANCE<br>PERIOD | SERVICING<br>PSA COVENANTS<br>& CONDITIONS |
|--|----------------------|---------------|----------------------|----------------------|--|
| <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

| TRUST                      | TRUSTEE              | INDENTURE<br>DATE* | INDENTURE<br>SUPP.<br>DATE* | ISSUANCE<br>DATE | SERVICING<br>COMPLIANCE<br>PERIOD   | INDENTURE<br>COVENANTS<br>AND<br>CONDITIONS |
|----------------------------|----------------------|--------------------|-----------------------------|------------------|-------------------------------------|---|
| <b>Partial Year</b>        |                      |                    |                             |                  |                                     |   |
| BASeries Class B (2002-3)  | The Bank of New York | 5/24/2001          | 5/24/2001                   | 8/29/2002        | July 1, 2005 -<br>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 -<br>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 -<br>November 15, 2005 | (1)   |
| <b>Full Year</b>           |                      |                    |                             |                  |                                     |   |
| BASeries Class B (2001-1)  | The Bank of New York | 5/24/2001          | 5/24/2001                   | 5/24/2001        | July 1, 2005 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>June 30, 2006    | (1) |
| BASeries Class C (2003-7)  | The Bank of New York | 5/24/2001 | 5/24/2001 | 11/5/2003  | July 1, 2005 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>January 31, 2006 | (1) |

#### **New issuances**

|                           |                      |           |           |            |  |     |
|---------------------------|----------------------|-----------|-----------|------------|--|-----|
| BASeries Class A (2005-4) | The Bank of New York | 5/24/2001 | 5/24/2001 | 7/7/2005   | July 7, 2005 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>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 -<br>June 30, 2006       | (1) |

---

\* - Indicates associated agreement may have been amended

**IndentureCovenants and Conditions:**

- (1) Indenture Sections - 310(a), 402(a), 907, 908(a)and 1201 BASeries Indenture Supplement.  
Sections - 2.02(i)-(iv), 3.16 and 4.01(a).