

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D. C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of report (Date of earliest event reported):  
November 15, 2004  
-----

Bank of America, National Association (USA)  
-----  
(Exact name of registrant as specified in its charter)

United States of America                      333-4152  
-----    -----  
86-0645265  
-----

(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer Identification Number)
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Bank of America, National Association (USA)  
1825 East Buckeye Road  
Phoenix, Arizona 85034

(Address of principal executive offices)  
-----

(Registrant's telephone number, including area code): (704) 386-5000  
-----

Item 9.01                      Financial Statements and Exhibits  
-----

(c)                      Exhibits.

20.1	SERIES 1999-C - Monthly Certificateholders' Statement
20.2	SERIES 1999-C - Schedule to Monthly Servicer's Certificate
20.3	SERIES 1999-C - Monthly Servicer's Certificate
20.4	SERIES 2001-A - Monthly Servicer's Certificate
20.5	SERIES 2001-A - Monthly Certificateholders' Certificate
20.6	SERIES 2001-A - Schedule to Monthly Servicer's Certificate

SIGNATURES

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

Bank of America, National Association (USA)  
(Transferor and Servicer)

Dated:                      November 15, 2004  
-----

By: /s/ Brian P. Sterling  
-----

Name:                      Brian P. Sterling

INDEX TO EXHIBITS

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		Exhibit		Exhibit
		Number		Exhibit
		-----		-----
20.1	SERIES	1999-C	-	Monthly Certificateholders' Statement
20.2	SERIES	1999-C	-	Schedule to Monthly Servicer's Certificate
20.3	SERIES	1999-C	-	Monthly Servicer's Certificate
20.4	SERIES	2001-A	-	Monthly Servicer's Certificate
20.5	SERIES	2001-A	-	Monthly Certificateholders' Certificate
20.6	SERIES	2001-A	-	Schedule to Monthly Servicer's Certificate

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MONTHLY SERIES 1999-C CERTIFICATEHOLDERS' STATEMENT  
 Series 1999-C  
 Class A - 055237AN1 Class B - 055237AP6  
 Secured Note Trust - 05526RAB0 and U06841AC0  
 BANK OF AMERICA, NATIONAL ASSOCIATION (USA)

BA MASTER CREDIT CARD TRUST

The information which is required to be prepared with respect to the Distribution Date of November 15, 2004, and with respect to the performance of the Trust during the related Monthly Period.

Capitalized terms used in this Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000

-----				
Original Certificate Principal Amount)				
-----				
<S>	<C>	<C>	<C>	<C>
0.00000	1.	The amount of the current monthly distribution in respect of Class A Monthly Principal		\$
				---
0.00000	2.	The amount of the current monthly distribution in respect of Class B Monthly Principal		\$
				---
0.00000	3.	The amount of the current monthly distribution in respect of Collateral Monthly Principal		\$
				---
1.82556	4.	The amount of the current monthly distribution in respect of Class A Monthly Interest		\$
				---
0.00000	5.	The amount of the current monthly distribution in respect of Class A Deficiency Amounts		\$
				---
0.00000	6.	The amount of the current monthly distribution in respect of Class A Additional Interest		\$
				---
2.04083	7.	The amount of the current monthly distribution in respect of Class B Monthly Interest		\$
				---
0.00000	8.	The amount of the current monthly distribution in respect of Class B Deficiency Amounts		\$
				---
0.00000	9.	The amount of the current monthly distribution in respect of Class B Additional Interest		\$
				---
2.49722	10.	The amount of the current monthly distribution in respect of Collateral Monthly Interest		\$
				---
0.00000	11.	The amount of the current monthly distribution in respect of any accrued and unpaid Collateral Monthly Interest		\$
				---

B. Information Regarding the Performance of the Trust

	1.	Collection of Principal Receivables		
				-----
61,921,131.63	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates		\$
				---

	(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$
3,937,181.78		---
-----		
	(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Excess Collateral	\$
5,726,809.87		---
-----		
2.	Principal Receivables in the Trust	
-----		
	(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	
\$7,012,437,177.87		---
-----		
	(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-C as of the end of the day on the last day of the related Monthly Period	\$
500,000,000.00		---
-----		
	(c) The amount of Principal Receivables in the Trust represented by the Series 1999-C Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period	\$
500,000,000.00		---
-----		
	(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$
432,500,000.00		---
-----		
	(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period	\$
432,500,000.00		---
-----		
	(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$
27,500,000.00		---
-----		
	(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$
27,500,000.00		---
-----		
	(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$
40,000,000.00		---
-----		
	(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period	\$
40,000,000.00		---
-----		
	(j) The Floating Investor Percentage with respect to the related Monthly Period	
7.1302%		---
-----		
	(k) The Class A Floating Allocation with respect to the related Monthly Period	
86.50%		---
-----		
	(l) The Class B Floating Allocation with respect to the related Monthly Period	
5.50%		---
-----		
	(m) The Collateral Floating Allocation with respect to the related Monthly Period	
8.00%		---
-----		

(n)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
-----		
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
-----		
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
-----		
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A
-----		

</TABLE>

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<CAPTION>

3. Delinquent Balances

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

<S>	<C>	<C>	<C>	<C>
	Percentage of		Aggregate	
	Total		Account	
	Receivables		Balance	
-----			-----	---
(a)		31 - 60 days	\$ 86,717,275.76	
1.2177%				
(b)		61 - 90 days	\$ 58,914,572.37	
0.8273%				
(c)		91 - or more days	\$121,361,488.32	
1.7042%				
	Total		\$266,993,336.45	
3.7492%				
=====			=====	

</TABLE>

<TABLE>  
<CAPTION>

4. Investor Default Amount

<S>	<C>	<C>	<C>	<C>
	(a)	The Aggregate Investor Default Amount for the related Monthly Period		\$
2,274,132.38				---
-----				
	(b)	The Class A Investor Default Amount for the related Monthly Period		\$
1,967,124.51				---
-----				
	(c)	The Class B Investor Default Amount for the related Monthly Period		\$
125,077.28				---
-----				
	(d)	The Collateral Default Amount for the related Monthly Period		\$
181,930.59				---
-----				

5. Investor Charge Offs

	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period		\$
0.00				---
-----				
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5(a) above per 1,000 of original certificate principal amount		\$
0.00				---
-----				

0.00	(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$
-----		---
0.00	(d) The aggregate amount of Class B Investor Charge Offset forth in 5(c) above per 1,000 of original certificate principal amount	\$
-----		---
0.00	(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$
-----		---
0.00	(f) The aggregate amount of Collateral Charge Offs set forth in 5(e) above per \$1,000 of original certificate principal amount	\$
-----		---
0.00	(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$
-----		---
0.00	(h) The aggregate amount of Class A Investor Charge Offs set forth in 5(g) above per 1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$
-----		---
0.00	(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$
-----		---
0.00	(j) The aggregate amount of Class B Investor Charge Offs set forth in 5(i) above per 1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$
-----		---
0.00	(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$
-----		---
0.00	(l) The aggregate amount of Collateral Charge Offs set forth in 5(k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding Distribution Date	\$
-----		---
6.	<u>Investor Servicing Fee</u>	
-----		
270,312.50	(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$
-----		---
17,187.50	(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$
-----		---
25,000.00	(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$
-----		---
520,833.33	(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$

-----		---
7.	Reallocation	
-----		
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$
0.00		---
-----		
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$
0.00		---
-----		
(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$
40,000,000.00		---
-----		
(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$
40,000,000.00		---
-----		
(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$
27,500,000.00		---
-----		
(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$
27,500,000.00		---
-----		
(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$
\$432,500,000.00		---
-----		
(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$
\$432,500,000.00		---
-----		
8.	Collection of Finance Charge Receivables	
-----		
(a)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$
6,079,618.42		---
-----		
(b)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$
386,565.33		---
-----		
(c)	The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$
562,276.85		---
-----		
9.	Principal Funding Account	
-----		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date	\$
0.00		---
-----		
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$
0.00		---
-----		
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$

0.00		---
-----		
	(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$
0.00		---
-----		
10.	Reserve Draw Amount	
-----		
	(a) Reserve Draw Amount	\$
0.00		---
-----		
	(b) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$
0.00		---
-----		
11.	Available Funds	
-----		
	(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$
6,079,618.42		---
-----		
	(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$
386,565.33		---
-----		
	(c) The amount of Collateral Interest Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$
562,276.85		---
-----		
12.	Portfolio Yield	
-----		
	(a) The Portfolio Yield (Net) for the related Monthly Period	
12.6604%		---
-----		
	(b) The Portfolio Adjusted Yield for the related Monthly Period	
7.8910%		---
-----		
C.	Floating Rate Determinations	
-----		
1.	LIBOR for the Interest Period ending on this Distribution Date	
1.8700%		---
-----		
2.	Class A Certificate Rate	
2.1200%		---
-----		
3.	Class B Certificate Rate	
2.3700%		---
-----		

<FN>

BANK OF AMERICA, NATIONAL ASSOCIATION (USA)  
TRANSFEROR AND SERVICER

By: /s/ Brian P. Sterling  
-----  
Name: Brian P. Sterling  
-----  
Title: Vice President  
-----



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SCHEDULE TO MONTHLY SERVICER'S CERTIFICATE  
MONTHLY PERIOD ENDING October 31, 2004  
BANK OF AMERICA, NATIONAL ASSOCIATION (USA)  
BA MASTER CREDIT CARD TRUST SERIES 1999-C  
Class A - 055237AN1 Class B - 055237AP6  
Secured Note Trust - 05526RAB0 and U06841AC0

<S>	<C>	<C>	<C>
1.		The aggregate amount of the Investor Percentage of Collections of Principal Receivables	
#REF!			-----
----			
2.		The aggregate amount of the Investor Percentage of Collections of Finance Charge Receivables (excluding Interchange)	\$
6,515,399.97			-----
----			
3.		The aggregate amount of the Investor Percentage of Interchange	\$
1,033,893.97			-----
----			
4.		The aggregate amount of Servicer Interchange	\$
520,833.33			-----
----			
5.		The aggregate amount of funds on deposit in Finance Charge Account allocable to the Series 1999-C Certificates	\$
7,028,460.60			-----
----			
6.		The aggregate amount of funds on deposit in the Principal Account allocable to the Series 1999-C Certificates	
\$71,585,123.28			-----
----			
7.		The aggregate amount of funds on deposit in the Principal Funding Account allocable to the Series 1999-C -Certificates	\$
0.00			-----
----			
8.		The aggregate amount to be withdrawn from the Finance Charge Account pursuant to Section 4.11 and distributed to the Collateral Interest Holder in accordance with subsection 5.01 (c)	\$
0.00			-----
----			
9.		The Collateral Interest on the Transfer Date of the current calendar month, after giving effect to the deposits and withdrawals specified above, is equal to	
\$40,000,000.00			-----
----			
10.		The amount of Monthly Interest, Deficiency Amounts and Additional Interest payable to the	
	(i)	Class A Certificateholders	\$
789,552.78			-----
----			
	(ii)	Class B Certificateholders	\$
56,122.92			-----
----			
	(iii)	Collateral Interest Holder	\$
99,888.89			-----
----			
11.		The amount of principal payable to the	
	(i)	Class A Certificateholders	\$
0.00			-----

----	(ii) Class B Certificateholders	\$
0.00		-----
----	(iii) Collateral Interest Holder	\$
0.00		-----

12. The sum of all amounts payable to the

	(i) Class A Certificateholders	\$
789,552.78		-----
----	(ii) Class B Certificateholders	\$
56,122.92		-----
----	(iii) Collateral Interest Holder	\$
99,888.89		-----

13. To the knowledge of the undersigned, no Series 1999-C Pay Out Event or Trust Pay Out Event has occurred except as described below:  
None

<FN>

IN WITNESS WHEREOF, the undersigned has duly executed and delivered this Certificate this 15th day of November, 2004.

BANK OF AMERICA, NATIONAL ASSOCIATION (USA)  
TRANSFEROR AND SERVICER

By: /s/ Brian P. Sterling  
-----  
Name: Brian P. Sterling  
-----  
Title: Vice President  
-----

</TABLE>

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<CAPTION>

MONTHLY SERVICERCERTIFICATE  
(This represents Series 1999-C only)  
MONTHLY PERIOD ENDING October 31, 2004  
Bank of America, National Association (USA)

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BA MASTER CREDIT CARD TRUST

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<S>	<C>	<C>
1.	Capitalized terms used in this Certificate have their respective meanings set forth in the Pooling and Servicing Agreement; provided, that the Monthly Period shall mean the Monthly Period immediately preceding the calendar month in which this	
2.	Bank of America, National Association (USA) is Servicer under the Pooling and Servicing Agreement.	
3.	The undersigned is a Servicing Officer.	
4.	The date of this Certificate is a Determination Date under the Pooling and Servicing Agreement.	
5.	The aggregate amount of Collections processed during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange) \$1,088,756,825.75	-----
6.	The Aggregate Investor Percentage of Receivables processed by the Servicer during the preceding Monthly Period was equal to 75,811,697.05	\$ -----
7.	The Aggregate Investor Percentage of Collections of Finance Charge Receivables processed by the Servicer during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange) 6,422,361.62	\$ -----
8.	The aggregate amount of Receivables processed by the Servicer as of the end of the last day of the preceding Monthly Period \$1,063,247,833.80	-----
9.	Of the balance on deposit in the Finance Charge Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period 7,549,293.93	\$ -----
10.	Of the balance on deposit in the Principal Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period 71,585,123.28	\$ -----
11.	The aggregate amount, if any, of withdrawals, drawings or payments under any Credit Enhancement, if any, required to be made with respect to any Series outstanding for the preceding Monthly Period 0.00	\$ -----
12.	The Aggregate Investor Percentage of Collections of Principal Receivables processed by the Servicer during the related Monthly Period is equal to 71,585,123.28	\$ -----
13.	The amount equal to the Aggregate Investor Percentage of Annual Membership Fees deposited to the Finance Charge Account or any Series Account on or before the Transfer Date during the current month is equal to 93,038.35	\$ -----
14.	The aggregate amount of Interchange to be deposited in the Finance Charge Account on the Transfer Date of the current month is equal to	\$

1,033,893.97

-----

15. The aggregate amount of all sums payable to the Investor Certificateholder of each Series on the succeeding Distribution Date with respect to Certificate Principal \$  
0.00

-----

16. The aggregate amount of all sums payable to the Investor Certificateholder of each Series on 945,564.59 \$  
the succeeding Distribution Date with respect to Certificate Interest

-----

17. The aggregate amount of Default Amounts processed by the Servicer as of the end of the last day of the preceding Monthly Period \$  
31,894,370.11

-----

18. To the knowledge of the undersigned, there are no Liens on any Receivables in the Trust except as described below:  
None

<FN>

IN WITNESS WHEREOF, the undersigned has duly executed and delivered this Certificate this 15th day of November, 2004

BANK OF AMERICA, NATIONAL ASSOCIATION (USA)  
TRANSFEROR AND SERVICER

By: /s/ Brian P. Sterling

-----  
Name: Brian P. Sterling

-----  
Title: Vice President

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<TABLE>  
<CAPTION>

MONTHLY SERIES 2001-A CERTIFICATEHOLDERS' STATEMENT  
Series 2001-A  
BANK OF AMERICA, NATIONAL ASSOCIATION (USA)

BA MASTER CREDIT CARD TRUST

The information which is required to be prepared with respect to the Distribution Date of November 15, 2004, and with respect to the performance of the Trust during the related Monthly Period.

Capitalized terms used in this Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000  
Original Certificate Principal Amount)

<S>	<C>	<C>	<C>	<C>
0.00000	1.		The amount of the current monthly distribution in respect of Class A Monthly Principal	\$
0.00000	2.		The amount of the current monthly distribution in respect of Class B Monthly Principal	\$
0.00000	3.		The amount of the current monthly distribution in respect of Collateral Monthly Principal	\$
1.71361	4.		The amount of the current monthly distribution in respect of Class A Monthly Interest	\$
0.00000	5.		The amount of the current monthly distribution in respect of Class A Deficiency Amounts	\$
0.00000	6.		The amount of the current monthly distribution in respect of Class A Additional Interest	\$
1.92889	7.		The amount of the current monthly distribution in respect of Class B Monthly Interest	\$
0.00000	8.		The amount of the current monthly distribution in respect of Class B Deficiency Amounts	\$
0.00000	9.		The amount of the current monthly distribution in respect of Class B Additional Interest	\$
2.42833	10.		The amount of the current monthly distribution in respect of Collateral Monthly Interest	\$
0.00000	11.		The amount of the current monthly distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$

B. Information Regarding the Performance of the Trust

	1.	Collection of Principal Receivables	
99,646,316.92	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$
5,726,799.83	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$

-----			-----
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$
9,162,879.70			-----
-----			
2.		<u>Principal Receivables in the Trust</u>	-----
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	
\$7,012,437,177.87			-----
-----			
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2001-A as of the end of the day on the last day of the related Monthly Period	\$
800,000,000.00			-----
-----			
	(c)	The amount of Principal Receivables in the Trust represented by the Series 2001-A Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period	\$
800,000,000.00			-----
-----			
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$
696,000,000.00			-----
-----			
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of day on the last day of the related Monthly Period	\$
696,000,000.00			-----
-----			
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$
40,000,000.00			-----
-----			
	(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$
40,000,000.00			-----
-----			
	(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$
64,000,000.00			-----
-----			
	(i)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period	\$
64,000,000.00			-----
-----			
	(j)	The Floating Investor Percentage with respect to the related Monthly Period	
11.41%			-----
-----			
	(k)	The Class A Floating Allocation with respect to the related Monthly Period	
87.00%			-----
-----			
	(l)	The Class B Floating Allocation with respect to the related Monthly Period	
5.00%			-----
-----			
	(m)	The Collateral Floating Allocation with respect to the related Monthly Period	
8.00%			-----
-----			
	(n)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
			-----

-----	(o) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
-----		-----
-----	(p) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
-----		-----
-----	(q) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A
-----		-----

</TABLE>

<TABLE>  
<CAPTION>

3. Delinquent Balances

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

<S>	<C>	<C>	<C>	<C>
Percentage of			Aggregate	
Total			Account	
Receivables			Balance	
-----			-----	---
(a)		31 - 60 days	\$ 86,717,275.76	
1.2177%				
(b)		61 - 90 days	\$ 58,914,572.37	
0.8273%				
(c)		91 - or more days	\$121,361,488.32	
1.7042%				
Total			\$266,993,336.45	
3.7492%			=====	

-----  
</TABLE>

<TABLE>  
<CAPTION>

4. Investor Default Amount

<S>	<C>	<C>	<C>	<C>
	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$	
3,638,605.42				-----
-----				
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$	
3,165,586.72				-----
-----				
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$	
181,930.27				-----
-----				
	(d)	The Collateral Default Amount for the related Monthly Period	\$	
291,088.43				-----
-----				

5. Investor Charge Offs

<S>	<C>	<C>	<C>
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$
0.00			-----
-----			
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5(a) above per 1,000 of original certificate principal amount	\$
0.00			-----
-----			
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$
0.00			-----



-----			
0.00	(d)	The aggregate amount of Class B Investor Charge Offset forth in 5(c) above per \$1,000 of original certificate principal amount	\$
-----			-----
0.00	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$
-----			-----
0.00	(f)	The aggregate amount of Collateral Charge Offs set forth in 5(e) above per \$1,000 of original certificate principal amount	\$
-----			-----
0.00	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$
-----			-----
0.00	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5(g) above per 1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$
-----			-----
0.00	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$
-----			-----
0.00	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5(i) above per 1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$
-----			-----
0.00	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$
-----			-----
0.00	(l)	The aggregate amount of Collateral Charge Offs set forth in 5(k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding Distribution Date	\$
-----			-----
6.		Investor Servicing Fee	-----
435,000.00	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$
-----			-----
25,000.00	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$
-----			-----
40,000.00	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$
-----			-----
833,333.33	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$
-----			-----

7.	Reallocation		
-----			
0.00	(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date		\$
			-----
0.00	(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date		\$
			-----
64,000,000.00	(c) The Collateral Interest Amount as of the close of business on this Distribution Date		\$
			-----
64,000,000.00	(d) The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date		\$
			-----
40,000,000.00	(e) The Class B Investor Interest as of the close of business on this Distribution Date		\$
			-----
40,000,000.00	(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date		\$
			-----
\$696,000,000.00	(g) The Class A Investor Interest as of the close of business on this Distribution Date		
			-----
\$696,000,000.00	(h) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date		
			-----
8.	Collection of Finance Charge Receivables		
-----			
9,783,598.74	(a) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates		\$
			-----
562,275.79	(b) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates		\$
			-----
899,641.27	(c) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		\$
			-----
9.	Principal Funding Account		
-----			
0.00	(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date		\$
			-----
0.00	(b) The Accumulation Shortfall with respect to the related Monthly Period		\$
			-----

0.00	(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$
-----		-----
0.00	(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$
-----		-----
10.	Reserve Draw Amount	
-----		-----
0.00	(a) Reserve Draw Amount	\$
-----		-----
0.00	(b) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$
-----		-----
11.	Available Funds	
-----		-----
9,783,598.74	(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$
-----		-----
562,275.79	(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$
-----		-----
899,641.27	(c) The amount of Collateral Interest Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$
-----		-----
12.	Portfolio Yield	
-----		-----
12.66%	(a) The Portfolio Yield (Net) for the related Monthly Period	
-----		-----
8.02%	(b) The Portfolio Adjusted Yield for the related Monthly Period	
-----		-----
C.	Floating Rate Determinations	
-----		-----
1.87%	1. LIBOR for the Interest Period ending on this Distribution Date	
-----		-----
1.99%	2. Class A Certificate Rate	
-----		-----
2.24%	3. Class B Certificate Rate	
-----		-----

<FN>

BANK OF AMERICA, NATIONAL ASSOCIATION (USA)  
TRANSFEROR AND SERVICER

By: /s/ Brian P. Sterling  
-----  
Name: Brian P. Sterling

-----  
Title: Vice President  
-----

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<CAPTION>

SCHEDULE TO MONTHLY SERVICER'S CERTIFICATE  
MONTHLY PERIOD ENDING October 31, 2004  
BANK OF AMERICA, NATIONAL ASSOCIATION (USA)  
BA MASTER CREDIT CARD TRUST SERIES 2001-A

<S>	<C>	<C>	<C>
1.	The aggregate amount of the Investor Percentage of Collections of Principal Receivables		
	\$114,535,996.45		-----
-----			
2.	The aggregate amount of the Investor Percentage of Collections of Finance Charge Receivables (excluding Interchange)		\$
	10,424,621.68		-----
-----			
3.	The aggregate amount of the Investor Percentage of Interchange		\$
	1,654,227.45		-----
-----			
4.	The aggregate amount of Servicer Interchange		\$
	833,333.33		-----
-----			
5.	The aggregate amount of funds on deposit in Finance Charge Account allocable to the Series 2001-A Certificates		\$
	11,245,515.80		-----
-----			
6.	The aggregate amount of funds on deposit in the Principal Account allocable to the Series 2001-A Certificates		
	\$114,535,996.45		-----
-----			
7.	The aggregate amount of funds on deposit in the Principal Funding Account allocable to the Series 2001-A -Certificates		\$
	0.00		-----
-----			
8.	The aggregate amount to be withdrawn from the Finance Charge Account pursuant to Section 4.11 and distributed to the Collateral Interest Holder in accordance with subsection 5.01 (c)		\$
	5,681,668.16		-----
-----			
9.	The Collateral Interest on the Transfer Date of the current calendar month, after giving effect to the deposits and withdrawals specified above, is equal to		\$
	64,000,000.00		-----
-----			
10.	The amount of Monthly Interest, Deficiency Amounts and Additional Interest payable to the		
	(i) Class A Certificateholders		\$
	1,192,673.33		-----
-----			
	(ii) Class B Certificateholders		\$
	77,155.56		-----
-----			
	(iii) Collateral Interest Holder		\$
	155,413.33		-----
-----			
11.	The amount of principal payable to the		
	(i) Class A Certificateholders		\$
	0.00		-----
-----			
	(ii) Class B Certificateholders		\$

0.00		-----
-----		
0.00	(iii) Collateral Interest Holder	\$
-----		-----
12.	The sum of all amounts payable to the	
	(i) Class A Certificateholders	\$
1,192,673.33		-----
-----		
77,155.56	(ii) Class B Certificateholders	\$
-----		-----
155,413.33	(iii) Collateral Interest Holder	\$
-----		-----

13. To the knowledge of the undersigned, no Series 2001-A Pay Out Event or Trust Pay Out Event has occurred except as described below:  
None

<FN>

IN WITNESS WHEREOF, the undersigned has duly executed and delivered this Certificate this 15th day of November, 2004

BANK OF AMERICA, NATIONAL ASSOCIATION (USA)  
TRANSFEROR AND SERVICER

By: /s/ Brian P. Sterling  
-----  
Name: Brian P. Sterling  
-----  
Title: Vice President  
-----

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<CAPTION>

MONTHLY SERVICERCERTIFICATE  
(This represents Series 2001-A only)  
MONTHLY PERIOD ENDING October 31, 2004  
Bank of America, National Association (USA)

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BA MASTER CREDIT CARD TRUST

---

<S>	<C>	<C>
1.	Capitalized terms used in this Certificate have their respective meanings set forth in the Pooling and Servicing Agreement; provided, that the Monthly Period shall mean the Monthly Period immediately preceding the calendar month in which this	
2.	Bank of America, National Association (USA) is Servicer under the Pooling and Servicing Agreement.	
3.	The undersigned is a Servicing Officer.	
4.	The date of this Certificate is a Determination Date under the Pooling and Servicing Agreement.	
5.	The aggregate amount of Collections processed during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange) \$1,088,756,825.75	-----
6.	The Aggregate Investor Percentage of Receivables processed by the Servicer during the preceding Monthly Period was equal to 121,298,502.62	\$ -----
7.	The Aggregate Investor Percentage of Collections of Finance Charge Receivables processed by the Servicer during the preceding Monthly Period was equal to (excluding Annual Membership Fees and Interchange) 10,275,760.59	\$ -----
8.	The aggregate amount of Receivables processed by the Servicer as of the end of the last day of the preceding Monthly Period \$1,063,247,833.80	-----
9.	Of the balance on deposit in the Finance Charge Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period 12,078,849.13	\$ -----
10.	Of the balance on deposit in the Principal Account, the amount attributable to the Aggregate Investor Percentage of Collections processed by the Servicer during the preceding Monthly Period 114,535,996.45	\$ -----
11.	The aggregate amount, if any, of withdrawals, drawings or payments under any Credit Enhancement, if any, required to be made with respect to any Series outstanding for the preceding Monthly Period 0.00	\$ -----
12.	The Aggregate Investor Percentage of Collections of Principal Receivables processed by the Servicer during the related Monthly Period is equal to 114,535,996.45	\$ -----
13.	The amount equal to the Aggregate Investor Percentage of Annual Membership Fees deposited to the Finance Charge Account or any Series Account on or before the Transfer Date during the current month is equal to 148,861.09	\$ -----
14.	The aggregate amount of Interchange to be deposited in the Finance Charge Account on the Transfer Date of the current month is equal to	\$

1,654,227.45

-----	-----
15. The aggregate amount of all sums payable to the Investor Certificateholder of each Series on the succeeding Distribution Date with respect to Certificate Principal	\$
0.00	
-----	-----

16. The aggregate amount of all sums payable to the Investor Certificateholder of each Series on the succeeding Distribution Date with respect to Certificate Interest	\$
1,425,242.22	
-----	-----

17. The aggregate amount of Default Amounts processed by the Servicer as of the end of the last day of the preceding Monthly Period	\$
31,894,370.11	
-----	-----

18. To the knowledge of the undersigned, there are no Liens on any Receivables in the Trust except as described below:  
None

<FN>

IN WITNESS WHEREOF, the undersigned has duly executed and delivered this Certificate this 15th day of November, 2004.

BANK OF AMERICA, NATIONAL ASSOCIATION (USA)  
TRANSFEROR AND SERVICER

By: /s/ Brian P. Sterling  
-----  
Name: Brian P. Sterling  
-----  
Title: Vice President  
-----

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