

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

FORM 10-D

ASSET-BACKED ISSUER  
Distribution Report Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934

For the monthly distribution period from June 1, 2006 to June 30, 2006

Commission File Number of issuing entity: 333-104089-01

**BA CREDIT CARD TRUST**  
(Exact name and issuing entity as specified in its charter)  
(Issuer of the Notes)

Commission File Number of issuing entity: 333-104089-02

**BA MASTER CREDIT CARD TRUST II**  
(Exact name and issuing entity as specified in its charter)  
(Issuer of the Collateral Certificate)

Commission File Number of depositor: 333-104089  
**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)  
51-0331454  
(I.R.S. Employer Identification No.)  
MBNA Credit Card Master Note Trust  
(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)  
51-0331454  
(I.R.S. Employer Identification No.)  
MBNA Master Credit Card Trust II  
(Former name, former address, if changed since last report)

Each class of Notes to which this report on Form 10-D relates is reporting in accordance with Section 15(d) of the Securities Exchange Act of 1934. The title of each class of Notes to which this report on Form 10-D relates is set forth in Exhibit 99.2 hereto.

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes  No

**PART I – DISTRIBUTION INFORMATION**

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

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

**PART II – OTHER INFORMATION**

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

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

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

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

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

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

**ITEM 9 – Exhibits**

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

SIGNATURES

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

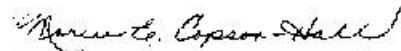
Dated: July 17, 2006

**BA CREDIT CARD TRUST**  
(Issuing Entity)

**BA MASTER CREDIT CARD TRUST II**  
(Issuing Entity)

**FIA CARD SERVICES, NATIONAL  
ASSOCIATION**  
(Servicer)

By:



**Name: Marcie E. Copson-Hall**  
**Title: Senior Vice President**

**FORM OF MONTHLY CERTIFICATEHOLDERS'  
STATEMENT**

**SERIES 2001-D**

**FIA CARD SERVICES, NATIONAL ASSOCIATION**

**BA MASTER CREDIT CARD TRUST II**

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**MONTHLY PERIOD ENDING JUNE 30, 2006**

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The information which is required to be prepared with respect to the Transfer Date of July 14, 2006 and with respect to the performance of the Trust during the related Monthly Period.

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

Terms and abbreviations used in this report and not otherwise defined herein have the meanings set forth in the certain program documents for the BA Master Credit Card Trust II and the BA Credit Card Trust. Each of these agreements has been included as an exhibit to a report on Form 8-K filed by FIA Card Services, National Association, the BA Master Credit Card Trust II and the BA Credit Card Trust, with the Securities and Exchange Commission ("SEC") under File Nos. 0000838440, 0000936988 and 0001128250, respectively, on June 13, 2006.

**A. Information Regarding the Current Monthly Distribution**

- |  |                            |
|--|----------------------------|
| 1. The amount of the current monthly distribution which constitutes Available Funds                          | <u>\$ 827,974,327.23</u>   |
| 2. The amount of the current monthly distribution which constitutes Available Investor Principal Collections | <u>\$ 4,261,653,050.01</u> |

**B. Information Regarding the Trust Assets**

- |   |                             |
|---|-----------------------------|
| 1. Collection of Principal Receivables  |                             |
| (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period and allocated to Series 2001-D                                       | <u>\$ 9,455,151,355.67</u>  |
| 2. Collection of Finance Charge Receivables   |                             |
| (a) The aggregate amount of Collections of Finance Charge Receivables processed during the related Monthly Period and allocated to Series 2001-D                                  | <u>\$ 727,859,325.51</u>    |
| 3. Principal Receivables in the Trust   |                             |
| (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period   | <u>\$ 77,522,398,584.43</u> |
| (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2001-D as of the end of the day on the last day of the related Monthly Period | <u>\$ 56,343,377,500.00</u> |

(c) The Floating Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period

	\$ 56,343,377,500.00
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(d) The Principal Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period

	\$ 56,343,377,500.00
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(e) The Floating Investor Percentage with respect to the related Monthly Period

June 1, 2006 through June 5, 2006	68.90%
June 6, 2006 through June 7, 2006	70.43%
June 8, 2006 through June 8, 2006	71.12%
June 9, 2006 through June 14, 2006	72.09%
June 15, 2006 through June 30, 2006	72.42%

(f) The Principal Investor Percentage with respect to the Monthly Period

June 1, 2006 through June 5, 2006	68.90%
June 6, 2006 through June 7, 2006	70.43%
June 8, 2006 through June 8, 2006	71.12%
June 9, 2006 through June 14, 2006	72.09%
June 15, 2006 through June 30, 2006	72.42%

4. Shared Principal Collections

The aggregate amount of Shared Principal Collections Applied as Available Investor Principal Collections

	\$ 4,261,653,050.01
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5. Delinquent Balances

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

	Aggregate Account Balance	Percentage of Total Receivables
(a) 30 - 59 days:	\$ 1,076,486,055.73	1.36%
(b) 60 - 89 days:	\$ 615,530,620.53	0.78%
(c) 90 - 119 days:	\$ 494,004,536.76	0.63%
(d) 120 - 149 days	\$ 494,219,802.43	0.63%
(e) 150 - 179 days:	\$ 515,572,758.15	0.66%
(f) 180 – or more days:	\$ 1,406,542.37	0.00%
Total:	\$ 3,197,220,315.97	4.06%

6. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period

	\$ 148,009,510.15
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7. Investor Servicing Fee

(a) The amount of the Investor Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

	\$ 92,830,629.17
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(b) The amount of the Net Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 58,019,143.23

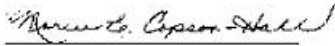
(c) The amount of the Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$ 34,811,485.94

8. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 15.42%

IN WITNESS WHEREOF, the undersigned has duly executed this certificate this 10th day of July, 2006.

**FIA CARD SERVICES, NATIONAL  
ASSOCIATION,  
Servicer**

By: 

**Name: Marcie E. Copson-Hall  
Title: Senior Vice President**

SCHEDULE TO MONTHLY NOTEHOLDERS' STATEMENT

BAseries

BA CREDIT CARD TRUST

MONTHLY PERIOD ENDING JUNE 30, 2006

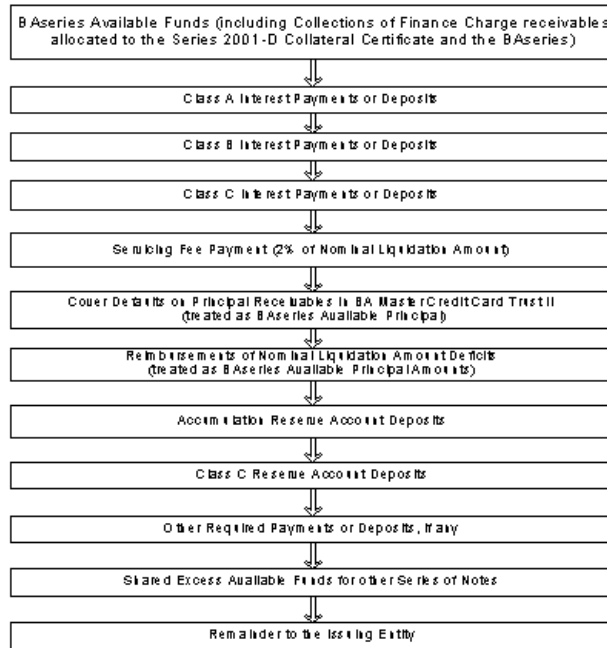
Reference is made to the Amended and Restated Series 2001-D Supplement (the "Series 2001-D Supplement"), dated as of June 10, 2006, between FIA Card Services, National Association, as national banking association (the "Bank"), as Seller and Servicer, and The Bank of New York, as Trustee, the Amended and Restated Indenture (the "Indenture"), dated as of June 10, 2006 and the Amended and Restated BAseries Indenture Supplement (the "Indenture Supplement"), dated as of June 10, 2006, each between BA Credit Card Trust, as Issuer, and The Bank of New York, as Indenture Trustee. Terms used herein and not defined herein have the meanings ascribed to them in the Amended and Restated 2001-D Supplement, the Amended and Restated Indenture and the Amended and Restated BAseries Indenture Supplement, as applicable.

The following computations are prepared with respect to the Transfer Date of July 14, 2006 and with respect to the performance of the Trust during the related Monthly Period.

Terms and abbreviations used in this report and not otherwise defined herein have the meanings set forth in the certain program documents for the BA Master Credit Card Trust II and the BA Credit Card Trust. Each of these agreements has been included as an exhibit to a report on Form 8-K filed by FIA Card Services, National Association, the BA Master Credit Card Trust II and the BA Credit Card Trust, with the Securities and Exchange Commission ("SEC") under File Nos. 0000838440, 0000936988 and 0001128250, respectively, on June 13, 2006.

- A. In accordance with Section 3.01 of the Amended and Restated BAseries Indenture Supplement dated as of June 10, 2006, between BA Credit Card Trust and The Bank of New York, BAseries Available Funds shall be applied in the priority described in the chart below. This chart is only an overview of the application and priority of payments of BAseries Available Funds. For a more detailed description, please see the Amended and Restated BAseries Indenture Supplement as included in Exhibit 4.5 to Registrant's Form 8-K filed with SEC on June 13, 2006.

Priority of Payments  
BAseries Available Funds



- B. Targeted deposits to Interest Funding sub-Accounts:

Targeted Deposit to Interest Funding sub-Account for applicable Monthly Period	Actual Deposit to Interest Funding sub-Account for applicable Monthly Period	Shortfall from earlier Monthly Periods	Interest Funding sub-account Balance prior to Withdrawals*	Interest Funding sub-Account Earnings
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Class A: Class A(2001-2)	\$2,421,666.67	\$2,421,666.67	\$0.00	\$2,421,666.67	\$0.00
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Class A(2001-3)	\$4,602,888.89	\$4,602,888.89	\$0.00	\$13,089,465.28	\$36,147.52
Class A(2001-Emerald)	\$35,063,813.59	\$35,063,813.59	\$0.00	\$169,373,038.22	\$650,909.58
Class A(2001-5)	\$2,403,888.89	\$2,403,888.89	\$0.00	\$2,403,888.89	\$0.00
Class A(2002-1)	\$4,749,111.11	\$4,749,111.11	\$0.00	\$4,749,111.11	\$0.00
Class A(2002-2)	\$2,987,307.77	\$2,987,307.77	\$0.00	\$6,273,346.32	\$13,997.51
Class A(2002-3)	\$3,625,833.33	\$3,625,833.33	\$0.00	\$3,625,833.33	\$0.00
Class A(2002-4)	\$4,718,888.89	\$4,718,888.89	\$0.00	\$4,718,888.89	\$0.00
Class A(2002-5)	\$3,585,833.33	\$3,585,833.33	\$0.00	\$3,585,833.33	\$0.00
Class A(2002-7)	\$2,182,712.02	\$2,182,712.02	\$0.00	\$6,620,893.14	\$18,905.12
Class A(2002-8)	\$1,855,377.78	\$1,855,377.78	\$0.00	\$5,276,230.56	\$14,570.13
Class A(2002-9)	\$3,209,577.78	\$3,209,577.78	\$0.00	\$9,127,236.81	\$25,204.01
Class A(2002-10)	\$4,745,555.56	\$4,745,555.56	\$0.00	\$4,745,555.56	\$0.00
Class A(2002-11)	\$2,203,869.23	\$2,203,869.23	\$0.00	\$6,685,070.00	\$19,087.52
Class A(2002-13)	\$2,368,333.33	\$2,368,333.33	\$0.00	\$2,368,333.33	\$0.00
Class A(2003-1)	\$2,373,666.67	\$2,373,666.67	\$0.00	\$2,373,666.67	\$0.00
Class A(2003-3)	\$3,545,833.33	\$3,545,833.33	\$0.00	\$3,545,833.33	\$0.00
Class A(2003-4)	\$3,612,500.00	\$3,612,500.00	\$0.00	\$3,612,500.00	\$0.00
Class A(2003-5)	\$2,457,023.27	\$2,457,023.27	\$0.00	\$7,452,970.57	\$21,280.46
Class A(2003-6)	\$1,145,833.33	\$1,145,833.33	\$0.00	\$1,145,833.33	\$0.00
Class A(2003-7)	\$1,435,416.67	\$1,435,416.67	\$0.00	\$1,435,416.67	\$0.00
Class A(2003-8)	\$3,592,500.00	\$3,592,500.00	\$0.00	\$3,592,500.00	\$0.00
Class A(2003-9)	\$4,973,500.00	\$4,973,500.00	\$0.00	\$4,973,500.00	\$0.00
Class A(2003-10)	\$2,426,111.11	\$2,426,111.11	\$0.00	\$2,426,111.11	\$0.00
Class A(2003-11)	\$2,343,000.00	\$2,343,000.00	\$0.00	\$2,343,000.00	\$0.00
Class A(2003-12)	\$2,359,444.44	\$2,359,444.44	\$0.00	\$2,359,444.44	\$0.00
Class A(2004-1)	\$3,318,718.11	\$3,318,718.11	\$0.00	\$10,066,778.25	\$28,741.56
Class A(2004-2)	\$2,852,666.67	\$2,852,666.67	\$0.00	\$2,852,666.67	\$0.00
Class A(2004-3)	\$3,396,555.56	\$3,396,555.56	\$0.00	\$3,396,555.56	\$0.00
Class A(2004-4)	\$6,233,700.00	\$6,233,700.00	\$0.00	\$6,233,700.00	\$0.00
Class A(2004-5)	\$4,521,523.63	\$4,521,523.63	\$0.00	\$9,495,199.62	\$21,182.90
Class A(2004-6)	\$2,372,777.78	\$2,372,777.78	\$0.00	\$2,372,777.78	\$0.00
Class A(2004-7)	\$4,239,000.00	\$4,239,000.00	\$0.00	\$4,239,000.00	\$0.00
Class A(2004-8)	\$2,377,222.22	\$2,377,222.22	\$0.00	\$2,377,222.22	\$0.00
Class A(2004-9)	\$3,031,707.60	\$3,031,707.60	\$0.00	\$3,031,707.60	\$0.00
Class A(2004-10)	\$2,346,111.11	\$2,346,111.11	\$0.00	\$2,346,111.11	\$0.00
Class A(2005-1)	\$2,625,000.00	\$2,625,000.00	\$0.00	\$2,625,000.00	\$0.00
Class A(2005-2)	\$2,346,111.11	\$2,346,111.11	\$0.00	\$2,346,111.11	\$0.00
Class A(2005-3)	\$2,050,000.00	\$2,050,000.00	\$0.00	\$2,050,000.00	\$0.00
Class A(2005-4)	\$3,725,333.33	\$3,725,333.33	\$0.00	\$3,725,333.33	\$0.00
Class A(2005-5)	\$6,931,666.67	\$6,931,666.67	\$0.00	\$6,931,666.67	\$0.00
Class A(2005-6)	\$1,875,000.00	\$1,875,000.00	\$0.00	\$1,875,000.00	\$0.00
Class A(2005-7)	\$3,583,333.33	\$3,583,333.33	\$0.00	\$3,583,333.33	\$0.00
Class A(2005-8)	\$3,943,055.56	\$3,943,055.56	\$0.00	\$3,943,055.56	\$0.00
Class A(2005-9)	\$4,656,666.67	\$4,656,666.67	\$0.00	\$4,656,666.67	\$0.00
Class A(2005-10)	\$1,869,777.78	\$1,869,777.78	\$0.00	\$1,869,777.78	\$0.00
Class A(2005-11)	\$2,328,333.33	\$2,328,333.33	\$0.00	\$2,328,333.33	\$0.00
Class A(2006-1)	\$6,533,333.33	\$6,533,333.33	\$0.00	\$6,533,333.33	\$0.00
Class A(2006-2)	\$2,570,944.44	\$2,570,944.44	\$0.00	\$2,570,944.44	\$0.00
Class A(2006-3)	\$3,479,166.67	\$3,479,166.67	\$0.00	\$3,479,166.67	\$0.00
Class A(2006-4)	\$16,471,875.00	\$16,471,875.00	\$0.00	\$16,824,826.39	\$1,501.55
Class A(2006-5)	\$3,861,677.17	\$3,861,677.17	\$0.00	\$3,861,677.17	\$0.00
<b>Class A Total:</b>	<b>\$214,530,744.06</b>	<b>\$214,530,744.06</b>	<b>\$0.00</b>	<b>\$395,941,112.15</b>	<b>\$851,527.86</b>

<b>Class B:</b>					
Class B(2001-2)	\$1,235,277.78	\$1,235,277.78	\$0.00	\$1,235,277.78	\$0.00
Class B(2001-3)	\$759,833.33	\$759,833.33	\$0.00	\$759,833.33	\$0.00
Class B(2002-1)	\$1,249,722.22	\$1,249,722.22	\$0.00	\$1,249,722.22	\$0.00
Class B(2002-2)	\$1,239,722.22	\$1,239,722.22	\$0.00	\$1,239,722.22	\$0.00
Class B(2002-4)	\$1,013,111.11	\$1,013,111.11	\$0.00	\$1,013,111.11	\$0.00
Class B(2003-1)	\$1,002,444.44	\$1,002,444.44	\$0.00	\$1,002,444.44	\$0.00
Class B(2003-2)	\$993,555.56	\$993,555.56	\$0.00	\$993,555.56	\$0.00
Class B(2003-3)	\$990,888.89	\$990,888.89	\$0.00	\$990,888.89	\$0.00
Class B(2003-4)	\$1,688,659.54	\$1,688,659.54	\$0.00	\$1,688,659.54	\$0.00
Class B(2003-5)	\$742,500.00	\$742,500.00	\$0.00	\$742,500.00	\$0.00
Class B(2004-1)	\$1,747,744.44	\$1,747,744.44	\$0.00	\$1,747,744.44	\$0.00
Class B(2004-2)	\$745,166.67	\$745,166.67	\$0.00	\$745,166.67	\$0.00
Class B(2005-1)	\$609,861.11	\$609,861.11	\$0.00	\$609,861.11	\$0.00
Class B(2005-2)	\$956,222.22	\$956,222.22	\$0.00	\$956,222.22	\$0.00
Class B(2005-3)	\$706,615.21	\$706,615.21	\$0.00	\$706,615.21	\$0.00
Class B(2005-4)	\$612,500.00	\$612,500.00	\$0.00	\$612,500.00	\$0.00
Class B(2006-1)	\$1,204,166.67	\$1,204,166.67	\$0.00	\$1,204,166.67	\$0.00
Class B(2006-2)	\$2,395,000.00	\$2,395,000.00	\$0.00	\$2,395,000.00	\$0.00
<b>Class B Total:</b>	<b>\$19,892,991.41</b>	<b>\$19,892,991.41</b>	<b>\$0.00</b>	<b>\$19,892,991.41</b>	<b>\$0.00</b>

<b>Class C:</b>					
Class C(2001-2)	\$564,333.33	\$564,333.33	\$0.00	\$564,333.33	\$0.00
Class C(2001-3)	\$2,202,222.22	\$2,202,222.22	\$0.00	\$2,202,222.22	\$0.00
Class C(2001-4)	\$1,388,611.11	\$1,388,611.11	\$0.00	\$1,388,611.11	\$0.00
Class C(2001-5)	\$855,833.33	\$855,833.33	\$0.00	\$855,833.33	\$0.00
Class C(2002-1)	\$1,458,166.67	\$1,458,166.67	\$0.00	\$1,458,166.67	\$0.00
Class C(2002-2)	\$546,555.56	\$546,555.56	\$0.00	\$546,555.56	\$0.00
Class C(2002-3)	\$1,164,222.22	\$1,164,222.22	\$0.00	\$1,164,222.22	\$0.00
Class C(2002-4)	\$568,777.78	\$568,777.78	\$0.00	\$568,777.78	\$0.00
Class C(2002-6)	\$319,944.44	\$319,944.44	\$0.00	\$319,944.44	\$0.00
Class C(2002-7)	\$279,166.67	\$279,166.67	\$0.00	\$279,166.67	\$0.00
Class C(2003-1)	\$1,226,444.44	\$1,226,444.44	\$0.00	\$1,226,444.44	\$0.00
Class C(2003-2)	\$604,333.33	\$604,333.33	\$0.00	\$604,333.33	\$0.00
Class C(2003-3)	\$1,018,694.44	\$1,018,694.44	\$0.00	\$1,018,694.44	\$0.00
Class C(2003-4)	\$1,927,343.93	\$1,927,343.93	\$0.00	\$4,047,422.26	\$9,030.52

Class C(2003-5)	\$567,000.00	\$567,000.00	\$0.00	\$567,000.00	\$0.00
Class C(2003-6)	\$1,417,500.00	\$1,417,500.00	\$0.00	\$1,417,500.00	\$0.00
Class C(2003-7)	\$582,111.11	\$582,111.11	\$0.00	\$582,111.11	\$0.00
Class C(2004-1)	\$1,062,888.89	\$1,062,888.89	\$0.00	\$1,062,888.89	\$0.00
Class C(2004-2)	\$1,490,805.56	\$1,490,805.56	\$0.00	\$1,490,805.56	\$0.00
Class C(2005-1)	\$623,194.44	\$623,194.44	\$0.00	\$623,194.44	\$0.00
Class C(2005-2)	\$739,833.33	\$739,833.33	\$0.00	\$739,833.33	\$0.00
Class C(2005-3)	\$1,458,333.33	\$1,458,333.33	\$0.00	\$1,458,333.33	\$0.00
Class C(2006-1)	\$1,748,055.56	\$1,748,055.56	\$0.00	\$1,748,055.56	\$0.00
Class C(2006-2)	\$1,099,750.00	\$1,099,750.00	\$0.00	\$1,099,750.00	\$0.00
Class C(2006-3)	\$1,743,020.83	\$1,743,020.83	\$0.00	\$1,780,399.30	\$86.54
Class C(2006-4)	\$1,809,583.33	\$1,809,583.33	\$0.00	\$1,809,583.33	\$0.00
<b>Class C Total:</b>	<b>\$28,466,725.85</b>	<b>\$28,466,725.85</b>	<b>\$0.00</b>	<b>\$30,624,182.65</b>	<b>\$9,117.06</b>
<b>Total:</b>	<b>\$262,890,461.32</b>	<b>\$262,890,461.32</b>	<b>\$0.00</b>	<b>\$446,458,286.21</b>	<b>\$860,644.92</b>

\* The Interest Funding Account Balance for Class A(2001-Emerald) reflects activity as of the end of the Monthly Period.

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

	CUSIP Number	Interest Payment Date	Interest Rate	Amount of interest to be paid on corresponding Interest Payment Date
<b>Class A:</b>				
Class A(2001-2)	55264TAE1	July 17, 2006	5.4487500%	\$2,421,666.67
Class A(2001-3)	55264TAG6	July 17, 2006	5.1782500%	\$13,089,465.28
Class A(2001-5)	55264TAM3	July 17, 2006	5.4087500%	\$2,403,888.89
Class A(2002-1)	55264TAQ4	July 17, 2006	4.9500000%	\$4,125,000.00
Class A(2002-3)	55264TAT8	July 17, 2006	5.4387500%	\$3,625,833.33
Class A(2002-4)	55264TAU5	July 17, 2006	5.3087500%	\$4,718,888.89
Class A(2002-5)	55264TAV3	July 17, 2006	5.3787500%	\$3,585,833.33
Class A(2002-7)	015111453	July 17, 2006	5.2674800%	\$6,620,893.14
Class A(2002-8)	55264TBA8	July 17, 2006	5.2182500%	\$5,276,230.56
Class A(2002-9)	55264TBB6	July 17, 2006	5.1582500%	\$9,127,236.81
Class A(2002-10)	55264TBF7	July 17, 2006	5.3387500%	\$4,745,555.56
Class A(2002-11)	015665394	July 17, 2006	5.3906300%	\$6,685,070.00
Class A(2002-13)	55264TBL4	July 17, 2006	5.3287500%	\$2,368,333.33
Class A(2003-1)	55264TBQ3	July 17, 2006	3.3000000%	\$1,375,000.00
Class A(2003-3)	55264TBS9	July 17, 2006	5.3187500%	\$3,545,833.33
Class A(2003-4)	55264TBT7	July 17, 2006	5.4187500%	\$3,612,500.00
Class A(2003-5)	016803677	July 17, 2006	5.3783800%	\$7,452,970.57
Class A(2003-6)	55264TBV2	July 17, 2006	2.7500000%	\$1,145,833.33
Class A(2003-7)	55264TBY6	July 17, 2006	2.6500000%	\$1,435,416.67
Class A(2003-8)	55264TCA7	July 17, 2006	5.3887500%	\$3,592,500.00
Class A(2003-9)	55264TCC3	July 17, 2006	5.3287500%	\$4,973,500.00
Class A(2003-10)	55264TCF6	July 17, 2006	5.4587500%	\$2,426,111.11
Class A(2003-11)	55264TCH2	July 17, 2006	3.6500000%	\$1,520,833.33
Class A(2003-12)	55264TCJ8	July 17, 2006	5.3087500%	\$2,359,444.44
Class A(2004-1)	01890514	July 17, 2006	5.2904800%	\$10,066,778.25
Class A(2004-2)	55264TCK5	July 17, 2006	5.3487500%	\$2,852,666.67
Class A(2004-3)	55264TCL3	July 17, 2006	5.4587500%	\$3,396,555.56
Class A(2004-4)	55264TCP4	July 17, 2006	2.7000000%	\$3,037,500.00
Class A(2004-6)	55264TCQ2	July 17, 2006	5.3387500%	\$2,372,777.78
Class A(2004-7)	55264TCS8	July 17, 2006	5.2987500%	\$4,239,000.00
Class A(2004-8)	55264TCU3	July 17, 2006	5.3487500%	\$2,377,222.22
Class A(2004-9)	020110562	July 17, 2006	5.4058800%	\$3,031,707.60
Class A(2004-10)	55264TCV1	July 17, 2006	5.2787500%	\$2,346,111.11
Class A(2005-1)	55264TCW9	July 17, 2006	4.2000000%	\$2,625,000.00
Class A(2005-2)	55264TCX7	July 17, 2006	5.2787500%	\$2,346,111.11
Class A(2005-3)	55264TCZ2	July 17, 2006	4.1000000%	\$2,050,000.00
Class A(2005-4)	55264TDB4	July 17, 2006	5.2387500%	\$3,725,333.33
Class A(2005-5)	55264TDC2	July 17, 2006	5.1987500%	\$6,931,666.67
Class A(2005-6)	55264TDE8	July 17, 2006	4.5000000%	\$1,875,000.00
Class A(2005-7)	55264TDG3	July 17, 2006	4.3000000%	\$3,583,333.33
Class A(2005-8)	55264TDH1	July 17, 2006	5.2187500%	\$3,943,055.56
Class A(2005-9)	55264TDL2	July 17, 2006	5.2387500%	\$4,656,666.67
Class A(2005-10)	55264TDM0	July 17, 2006	5.2587500%	\$1,869,777.78
Class A(2005-11)	55264TDN8	July 17, 2006	5.2387500%	\$2,328,333.33
Class A(2006-1)	55264TDP3	July 17, 2006	4.9000000%	\$6,533,333.33
Class A(2006-2)	55264TDS7	July 17, 2006	5.2587500%	\$2,570,944.44
Class A(2006-3)	55264TDU2	July 17, 2006	5.2187500%	\$3,479,166.67
Class A(2006-4)	55264TDW8	July 17, 2006	5.1548400%	\$16,824,826.39
Class A(2006-5)	55264TDX6	July 17, 2006	5.2263300%	\$3,861,677.17
<b>Class A Total:</b>				<b>\$205,158,383.54</b>
<b>Class B:</b>				
Class B(2001-2)	55264TAJ0	July 17, 2006	5.5587500%	\$1,235,277.78
Class B(2001-3)	55264TAP6	July 17, 2006	5.6987500%	\$759,833.33
Class B(2002-1)	55264TAR2	July 17, 2006	5.1500000%	\$1,072,916.67



Class B(2002-2)	55264TAX9	July 17, 2006	5.5787500%	\$1,239,722.22
Class B(2002-4)	55264TBG5	July 17, 2006	5.6987500%	\$1,013,111.11
Class B(2003-1)	55264TBP5	July 17, 2006	5.6387500%	\$1,002,444.44
Class B(2003-2)	55264TBW0	July 17, 2006	5.5887500%	\$993,555.56
Class B(2003-3)	55264TCB5	July 17, 2006	5.5737500%	\$990,888.89
Class B(2003-5)	55264TCE9	July 17, 2006	5.5687500%	\$742,500.00
Class B(2004-1)	55264TCN9	July 17, 2006	4.4500000%	\$1,297,916.67
Class B(2004-2)	55264TCT6	July 17, 2006	5.5887500%	\$745,166.67
Class B(2005-1)	55264TDA6	July 17, 2006	5.4887500%	\$609,861.11
Class B(2005-2)	55264TDD0	July 17, 2006	5.3787500%	\$956,222.22
Class B(2005-3)	023409135	July 17, 2006	5.6168800%	\$706,615.21
Class B(2005-4)	55264TDK4	July 17, 2006	4.9000000%	\$612,500.00
Class B(2006-1)	55264TDR9	July 17, 2006	5.4187500%	\$1,204,166.67
Class B(2006-2)				\$2,395,000.00
<b>Class B Total:</b>				<b>\$17,577,698.55</b>

<u>Class C:</u>				
Class C(2001-2)	55264TAD3	July 17, 2006	6.3487500%	\$564,333.33
Class C(2001-3)	55264TAF8	July 17, 2006	6.5500000%	\$2,183,333.33
Class C(2001-4)	55264TAK7	July 17, 2006	6.2487500%	\$1,388,611.11
Class C(2001-5)	55264TAN1	July 17, 2006	6.4187500%	\$855,833.33
Class C(2002-1)	55264TAS0	July 17, 2006	6.8000000%	\$1,416,666.67
Class C(2002-2)	55264TAW1	July 17, 2006	6.1487500%	\$546,555.56
Class C(2002-3)	55264TAY7	July 17, 2006	6.5487500%	\$1,164,222.22
Class C(2002-4)	55264TBD2	July 17, 2006	6.3987500%	\$568,777.78
Class C(2002-6)	55264TBH3	July 17, 2006	7.1987500%	\$319,944.44
Class C(2002-7)	55264TBJ9	July 17, 2006	6.7000000%	\$279,166.67
Class C(2003-1)	55264TBM2	July 17, 2006	6.8987500%	\$1,226,444.44
Class C(2003-2)	55264TBN0	July 17, 2006	6.7987500%	\$604,333.33
Class C(2003-3)	55264TBU4	July 17, 2006	6.5487500%	\$1,018,694.44
Class C(2003-5)	55264TBX8	July 17, 2006	6.3787500%	\$567,000.00
Class C(2003-6)	55264TBZ3	July 17, 2006	6.3787500%	\$1,417,500.00
Class C(2003-7)	55264TCG4	July 17, 2006	6.5487500%	\$582,111.11
Class C(2004-1)	55264TCM1	July 17, 2006	5.9787500%	\$1,062,888.89
Class C(2004-2)	55264TCR0	July 17, 2006	6.0987500%	\$1,490,805.56
Class C(2005-1)	55264TCY5	July 17, 2006	5.6087500%	\$623,194.44
Class C(2005-2)	55264TDF5	July 17, 2006	5.5487500%	\$739,833.33
Class C(2005-3)	55264TDJ7	July 17, 2006	5.4687500%	\$1,458,333.33
Class C(2006-1)	55264TDQ1	July 17, 2006	5.6187500%	\$1,748,055.56
Class C(2006-2)	55264TDT5	July 17, 2006	5.4987500%	\$1,099,750.00
Class C(2006-3)	55264TDV0	July 17, 2006	5.4548400%	\$1,780,399.30
Class C(2006-4)	05522AAA3	July 17, 2006	5.4287500%	\$1,809,583.33
<b>Class C Total:</b>				<b>\$26,516,371.50</b>

**Total:** \$249,252,453.59

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

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

Targeted Deposit to Class C Reserve sub-Account for applicable Monthly Period	Actual Deposit to Class C Reserve sub-Account for applicable Monthly Period	Class C Reserve sub-Account Balance on Transfer Date prior to withdrawals	Class C Reserve sub-Account Earnings
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NOTHING TO REPORT

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

Withdrawals for Interest	Withdrawals for Principal	Class C Reserve sub-Account Balance on Transfer Date after withdrawals
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NOTHING TO REPORT

F. Targeted deposits to Principal Funding sub-Accounts:

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

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

CUSIP Number	Principal Payment Date	Amount of principal to be paid on corresponding Principal Payment Date
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<b>Class A:</b>			
Class A(2001-3)	55264TAG6	July 17, 2006	\$1,000,000,000.00
<b>Class A Total:</b>			\$1,000,000,000.00
<b>Class C:</b>			
Class C(2001-3)	55264TAF8	July 17, 2006	\$400,000,000.00
<b>Class C Total:</b>			\$400,000,000.00
<b>Total:</b>			\$1,400,000,000.00

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

	<u>Initial Dollar Principal Amount</u>	<u>Outstanding Principal Amount</u>	<u>Adjusted Outstanding Principal Amount</u>	<u>Nominal Liquidation Amount</u>
<b>Class A:</b>				
Class A(2001-2)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2001-3)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00
Class A(2001-Emerald)	\$8,400,000,000.00	\$8,400,000,000.00	\$8,400,000,000.00	\$8,400,000,000.00
Class A(2001-5)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2002-1)	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(2002-2)	\$656,175,000.00	\$656,175,000.00	\$656,175,000.00	\$656,175,000.00
Class A(2002-3)	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00
Class A(2002-4)	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(2002-5)	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00
Class A(2002-7)	\$497,250,000.00	\$497,250,000.00	\$497,250,000.00	\$497,250,000.00
Class A(2002-8)	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00
Class A(2002-9)	\$700,000,000.00	\$700,000,000.00	\$700,000,000.00	\$700,000,000.00
Class A(2002-10)	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(2002-11)	\$490,600,000.00	\$490,600,000.00	\$490,600,000.00	\$490,600,000.00
Class A(2002-13)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2003-1)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2003-3)	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00
Class A(2003-4)	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00
Class A(2003-5)	\$548,200,000.00	\$548,200,000.00	\$548,200,000.00	\$548,200,000.00
Class A(2003-6)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2003-7)	\$650,000,000.00	\$650,000,000.00	\$650,000,000.00	\$650,000,000.00
Class A(2003-8)	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00
Class A(2003-9)	\$1,050,000,000.00	\$1,050,000,000.00	\$1,050,000,000.00	\$1,050,000,000.00
Class A(2003-10)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2003-11)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2003-12)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2004-1)	\$752,760,000.00	\$752,760,000.00	\$752,760,000.00	\$752,760,000.00
Class A(2004-2)	\$600,000,000.00	\$600,000,000.00	\$600,000,000.00	\$600,000,000.00
Class A(2004-3)	\$700,000,000.00	\$700,000,000.00	\$700,000,000.00	\$700,000,000.00
Class A(2004-4)	\$1,350,000,000.00	\$1,350,000,000.00	\$1,350,000,000.00	\$1,350,000,000.00
Class A(2004-5)	\$1,015,240,000.00	\$1,015,240,000.00	\$1,015,240,000.00	\$1,015,240,000.00
Class A(2004-6)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2004-7)	\$900,000,000.00	\$900,000,000.00	\$900,000,000.00	\$900,000,000.00
Class A(2004-8)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2004-9)	\$672,980,000.00	\$672,980,000.00	\$672,980,000.00	\$672,980,000.00
Class A(2004-10)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2005-1)	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00
Class A(2005-2)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2005-3)	\$600,000,000.00	\$600,000,000.00	\$600,000,000.00	\$600,000,000.00
Class A(2005-4)	\$800,000,000.00	\$800,000,000.00	\$800,000,000.00	\$800,000,000.00
Class A(2005-5)	\$1,500,000,000.00	\$1,500,000,000.00	\$1,500,000,000.00	\$1,500,000,000.00
Class A(2005-6)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2005-7)	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(2005-8)	\$850,000,000.00	\$850,000,000.00	\$850,000,000.00	\$850,000,000.00
Class A(2005-9)	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(2005-10)	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00
Class A(2005-11)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2006-1)	\$1,600,000,000.00	\$1,600,000,000.00	\$1,600,000,000.00	\$1,600,000,000.00
Class A(2006-2)	\$550,000,000.00	\$550,000,000.00	\$550,000,000.00	\$550,000,000.00
Class A(2006-3)	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00
Class A(2006-4)	\$2,500,000,000.00	\$2,500,000,000.00	\$2,500,000,000.00	\$2,500,000,000.00
Class A(2006-5)	\$700,000,000.00	\$700,000,000.00	\$700,000,000.00	\$700,000,000.00
<b>Class A Total:</b>	\$47,133,205,000.00	\$46,133,205,000.00	\$46,133,205,000.00	\$46,133,205,000.00
<b>Class B:</b>				
Class B(2001-2)	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00
Class B(2001-3)	\$150,000,000.00	\$150,000,000.00	\$150,000,000.00	\$150,000,000.00





Class C(2003-4)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100,000,000.00
Class C(2003-5)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,000,000.00
Class C(2003-6)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100,000,000.00
Class C(2003-7)	\$200,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200,000,000.00
Class C(2004-1)	\$275,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$275,000,000.00
Class C(2004-2)	\$125,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$125,000,000.00
Class C(2005-1)	\$150,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150,000,000.00
Class C(2005-2)	\$300,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$300,000,000.00
Class C(2005-3)	\$350,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$350,000,000.00
Class C(2006-1)	\$225,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$225,000,000.00
Class C(2006-2)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,000,000.00
Class C(2006-3)	\$375,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$375,000,000.00
Class C(2006-4)	\$5,152,560,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$400,000,000.00	\$4,752,560,000.00
<b>Class C</b>								
<b>Total:</b>	\$56,343,377,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,400,000,000.00	\$54,943,377,500.00

**Total:**

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

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

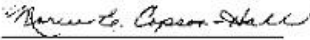
Excess Available Funds	<u>\$359,915,857.45</u>
Is 3 Month Excess Available Funds < 0 ? (Yes/No)	<u>No</u>

M. Other Performance Triggers

Has a Class C Reserve sub-Account funding trigger occurred? (Yes/No)	<u>No</u>
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IN WITNESS WHEREOF, the undersigned has duly executed and delivered this Monthly Noteholders' Statement this 10th day of July, 2006.

**FIA CARD SERVICES,  
NATIONAL ASSOCIATION,  
As Beneficiary of the BA  
Credit Card Trust  
and  
as Servicer of the BA Master  
Credit Card trust II**

By: 

**Name: Marcie E. Copson-Hall  
Title: Senior Vice President**