

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 January 1, 2007 to January 31, 2007

Commission File Number of issuing entity: 333-  
136122-02

**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-  
136122-01

**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: 333-136122

**BA CREDIT CARD FUNDING, LLC**  
(Exact name of depositor as specified in its charter)

**FIA CARD SERVICES, NATIONAL ASSOCIATION**  
(Exact name of 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)

01-0864848

(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 BA Credit Card Funding, LLC  
214 North Tryon Street  
Charlotte, NC 28255

(Address of principal executive offices of issuing  
entity)

(704) 683-4915

(Telephone number, including area code)

01-0864848

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

N/A

(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 BA Credit Card Funding, LLC on behalf of BA Credit Card Trust.

Date of Sale	Size (millions) / Title	Purchasers	Exemption from Securities Act Registration
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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, BA Credit Card Funding, LLC 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, BA Credit Card Funding, LLC 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

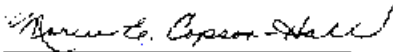
Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: February 15, 2007

**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

## BA CREDIT CARD FUNDING, LLC

## BA MASTER CREDIT CARD TRUST II

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 MONTHLY PERIOD ENDING JANUARY 31, 2007
 

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The information which is required to be prepared with respect to the Transfer Date of February 14, 2007 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 Second 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 BA Credit Card Funding, LLC, the BA Master Credit Card Trust II and the BA Credit Card Trust, with the Securities and Exchange Commission ("SEC") under File Nos. 0001370238, 0000936988 and 0001128250, respectively, on October 20, 2006.

## A. Information Regarding the Current Monthly Distribution

1. The amount of the current monthly distribution which constitutes Available Funds	\$ 1,014,628,202.56
2. The amount of the current monthly distribution which constitutes Available Investor Principal Collections	\$ 2,476,416,284.56

## 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	\$ 11,640,582,475.78
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	\$ 917,592,468.45
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	\$ 81,126,491,845.31
(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	\$ 67,313,377,500.00

(c) The Floating Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$ 67,313,377,500.00

(d) The Principal Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$ 67,313,377,500.00

(e) The Floating Investor Percentage with respect to the related Monthly Period

January 1, 2007 through January 17, 2007	78.72%
January 18, 2007 through January 25, 2007	80.21%
January 26, 2007 through January 30, 2007	81.92%
January 31, 2007 through January 31, 2007	82.60%

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

January 1, 2007 through January 17, 2007	78.72%
January 18, 2007 through January 25, 2007	80.21%
January 26, 2007 through January 30, 2007	81.92%
January 31, 2007 through January 31, 2007	82.60%

4. Shared Principal Collections

The aggregate amount of Shared Principal Collections Applied as Available Investor Principal Collections \$ 2,476,416,284.56

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:

	<u>Aggregate Account Balance</u>	<u>Percentage of Total Receivables</u>
(a) 30 - 59 days:	<u>\$ 1,270,882,468.75</u>	<u>1.54%</u>
(b) 60 - 89 days:	<u>\$ 812,340,940.75</u>	<u>0.99%</u>
(c) 90 - 119 days:	<u>\$ 706,535,550.76</u>	<u>0.86%</u>
(d) 120 - 149 days	<u>\$ 618,006,773.17</u>	<u>0.75%</u>
(e) 150 - 179 days:	<u>\$ 654,335,549.62</u>	<u>0.79%</u>
(f) 180 – or more days:	<u>\$ 2,736,617.59</u>	<u>0.00%</u>
Total:	<u>\$ 4,064,837,900.64</u>	<u>4.93%</u>

6. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$ 244,112,143.91

7. Investor Servicing Fee

(a) The amount of the Investor Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 110,320,682.93

(b) The amount of the Net Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 68,950,426.83

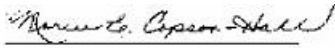
(c) The amount of the Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$ 41,370,256.10

8. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.73%

IN WITNESS WHEREOF, the undersigned has duly executed this certificate this 8th day of February, 2007.

**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 JANUARY 31, 2007

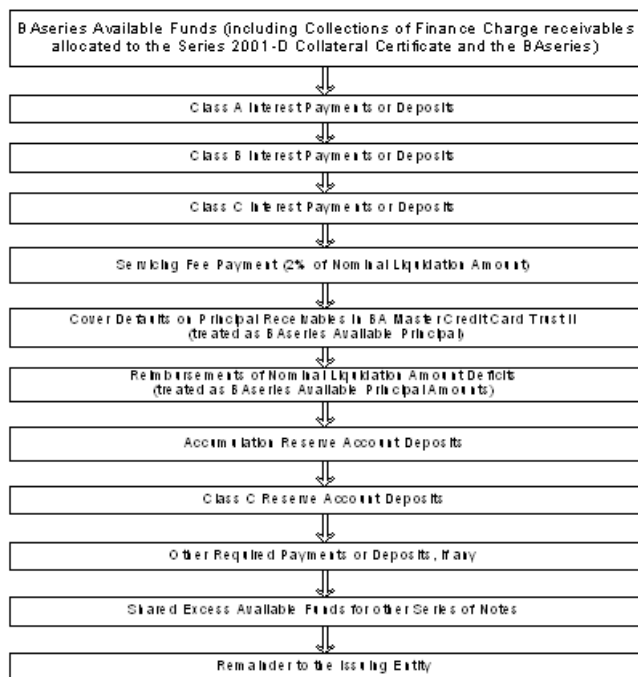
Reference is made to the Second Amended and Restated Series 2001-D Supplement (the "Series 2001-D Supplement"), dated as of October 20, 2006, among BA Credit Card Funding, LLC as Transferor, FIA Card Services, National Association as Servicer, and The Bank of New York, as Trustee, the Second Amended and Restated Indenture (the "Indenture"), dated as of October 20, 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 Second Amended and Restated 2001-D Supplement, the Second 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 February 14, 2007 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 BA Credit Card Funding, LLC, the BA Master Credit Card Trust II and the BA Credit Card Trust, with the Securities and Exchange Commission ("SEC") under File Nos. 0001370238, 0000936988 and 0001128250, respectively, on October 20, 2006, or 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 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:

Class A:	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
Class A(2001-2)	\$2,320,833.33	\$2,320,833.33	\$0.00	\$2,320,833.33	\$0.00

Class A(2001-Emerald)	\$41,643,553.17	\$41,643,553.17	\$0.00	\$178,737,414.70	\$569,806.55
Class A(2001-5)	\$2,304,166.67	\$2,304,166.67	\$0.00	\$2,304,166.67	\$0.00
Class A(2002-2)	\$3,407,841.04	\$3,407,841.04	\$0.00	\$9,810,451.46	\$23,320.19
Class A(2002-3)	\$3,475,000.00	\$3,475,000.00	\$0.00	\$3,475,000.00	\$0.00
Class A(2002-4)	\$4,525,000.00	\$4,525,000.00	\$0.00	\$4,525,000.00	\$0.00
Class A(2002-5)	\$3,437,500.00	\$3,437,500.00	\$0.00	\$3,437,500.00	\$0.00
Class A(2002-7)	\$2,530,032.86	\$2,530,032.86	\$0.00	\$2,530,032.86	\$7,439.55
Class A(2002-8)	\$1,836,666.67	\$1,836,666.67	\$0.00	\$1,836,666.67	\$5,748.72
Class A(2002-9)	\$3,179,166.67	\$3,179,166.67	\$0.00	\$3,179,166.67	\$9,951.01
Class A(2002-10)	\$4,550,000.00	\$4,550,000.00	\$0.00	\$4,550,000.00	\$0.00
Class A(2002-11)	\$2,551,579.94	\$2,551,579.94	\$0.00	\$2,551,579.94	\$7,502.49
Class A(2002-13)	\$2,270,833.33	\$2,270,833.33	\$0.00	\$2,270,833.33	\$0.00
Class A(2003-1)	\$2,275,833.33	\$2,275,833.33	\$0.00	\$2,275,833.33	\$0.00
Class A(2003-3)	\$3,400,000.00	\$3,400,000.00	\$0.00	\$3,400,000.00	\$0.00
Class A(2003-4)	\$3,462,500.00	\$3,462,500.00	\$0.00	\$3,462,500.00	\$0.00
Class A(2003-5)	\$2,844,998.11	\$2,844,998.11	\$0.00	\$2,844,998.11	\$8,365.28
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)	\$3,443,750.00	\$3,443,750.00	\$0.00	\$3,443,750.00	\$0.00
Class A(2003-9)	\$4,768,750.00	\$4,768,750.00	\$0.00	\$4,768,750.00	\$0.00
Class A(2003-10)	\$2,325,000.00	\$2,325,000.00	\$0.00	\$2,325,000.00	\$0.00
Class A(2003-11)	\$2,247,083.33	\$2,247,083.33	\$0.00	\$2,247,083.33	\$0.00
Class A(2003-12)	\$2,262,500.00	\$2,262,500.00	\$0.00	\$2,262,500.00	\$0.00
Class A(2004-1)	\$3,845,951.21	\$3,845,951.21	\$0.00	\$3,845,951.21	\$11,308.89
Class A(2004-2)	\$2,735,000.00	\$2,735,000.00	\$0.00	\$2,735,000.00	\$0.00
Class A(2004-3)	\$3,255,000.00	\$3,255,000.00	\$0.00	\$3,255,000.00	\$0.00
Class A(2004-4)	\$5,980,500.00	\$5,980,500.00	\$0.00	\$5,980,500.00	\$0.00
Class A(2004-5)	\$5,162,129.91	\$5,162,129.91	\$0.00	\$14,860,677.02	\$35,324.98
Class A(2004-6)	\$2,275,000.00	\$2,275,000.00	\$0.00	\$2,275,000.00	\$0.00
Class A(2004-7)	\$4,065,000.00	\$4,065,000.00	\$0.00	\$4,065,000.00	\$0.00
Class A(2004-8)	\$2,279,166.67	\$2,279,166.67	\$0.00	\$2,279,166.67	\$0.00
Class A(2004-9)	\$3,376,901.48	\$3,376,901.48	\$0.00	\$3,376,901.48	\$0.00
Class A(2004-10)	\$2,250,000.00	\$2,250,000.00	\$0.00	\$2,250,000.00	\$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)	\$2,250,000.00	\$2,250,000.00	\$0.00	\$2,250,000.00	\$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)	\$3,573,333.33	\$3,573,333.33	\$0.00	\$3,573,333.33	\$0.00
Class A(2005-5)	\$6,650,000.00	\$6,650,000.00	\$0.00	\$6,650,000.00	\$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)	\$3,782,500.00	\$3,782,500.00	\$0.00	\$3,782,500.00	\$0.00
Class A(2005-9)	\$4,466,666.67	\$4,466,666.67	\$0.00	\$4,466,666.67	\$0.00
Class A(2005-10)	\$1,793,333.33	\$1,793,333.33	\$0.00	\$1,793,333.33	\$0.00
Class A(2005-11)	\$2,233,333.33	\$2,233,333.33	\$0.00	\$2,233,333.33	\$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)	\$2,465,833.33	\$2,465,833.33	\$0.00	\$2,465,833.33	\$0.00
Class A(2006-3)	\$3,337,500.00	\$3,337,500.00	\$0.00	\$3,337,500.00	\$0.00
Class A(2006-4)	\$11,062,500.00	\$11,062,500.00	\$0.00	\$11,062,500.00	\$0.00
Class A(2006-5)	\$3,138,333.33	\$3,138,333.33	\$0.00	\$3,138,333.33	\$0.00
Class A(2006-6)	\$8,916,666.67	\$8,916,666.67	\$0.00	\$8,916,666.67	\$0.00
Class A(2006-7)	\$1,675,000.00	\$1,675,000.00	\$0.00	\$1,675,000.00	\$0.00
Class A(2006-8)	\$3,232,291.67	\$3,232,291.67	\$0.00	\$3,232,291.67	\$0.00
Class A(2006-9)	\$7,772,916.67	\$7,772,916.67	\$0.00	\$7,772,916.67	\$0.00
Class A(2006-10)	\$3,312,500.00	\$3,312,500.00	\$0.00	\$3,312,500.00	\$0.00
Class A(2006-11)	\$2,318,333.33	\$2,318,333.33	\$0.00	\$2,318,333.33	\$0.00
Class A(2006-12)	\$4,450,000.00	\$4,450,000.00	\$0.00	\$4,450,000.00	\$11.33
Class A(2006-13)	\$1,223,750.00	\$1,223,750.00	\$0.00	\$1,223,750.00	\$0.00
Class A(2006-14)	\$6,052,500.00	\$6,052,500.00	\$0.00	\$6,052,500.00	\$948.32
Class A(2006-15)	\$4,433,333.33	\$4,433,333.33	\$0.00	\$4,433,333.33	\$0.00
Class A(2006-16)	\$7,076,722.23	\$7,076,722.23	\$0.00	\$8,650,055.56	\$4,463.81
Class A(2007-1)	\$933,472.22	\$933,472.22	\$0.00	\$933,472.22	\$0.00
<b>Class A Total:</b>	<b>\$255,685,973.82</b>	<b>\$255,685,973.82</b>	<b>\$0.00</b>	<b>\$410,454,326.21</b>	<b>\$684,191.12</b>

**Class B:**

Class B(2002-1)	\$1,196,875.00	\$1,196,875.00	\$0.00	\$1,196,875.00	\$0.00
Class B(2002-2)	\$1,187,500.00	\$1,187,500.00	\$0.00	\$1,187,500.00	\$0.00
Class B(2002-4)	\$970,000.00	\$970,000.00	\$0.00	\$970,000.00	\$0.00
Class B(2003-1)	\$960,000.00	\$960,000.00	\$0.00	\$960,000.00	\$0.00
Class B(2003-2)	\$951,666.67	\$951,666.67	\$0.00	\$951,666.67	\$0.00
Class B(2003-3)	\$949,166.67	\$949,166.67	\$0.00	\$949,166.67	\$0.00
Class B(2003-4)	\$1,848,213.59	\$1,848,213.59	\$0.00	\$3,528,407.77	\$4,773.04
Class B(2003-5)	\$711,250.00	\$711,250.00	\$0.00	\$711,250.00	\$0.00
Class B(2004-1)	\$1,673,875.00	\$1,673,875.00	\$0.00	\$1,673,875.00	\$0.00
Class B(2004-2)	\$713,750.00	\$713,750.00	\$0.00	\$713,750.00	\$0.00
Class B(2005-1)	\$584,375.00	\$584,375.00	\$0.00	\$584,375.00	\$0.00
Class B(2005-2)	\$916,666.67	\$916,666.67	\$0.00	\$916,666.67	\$0.00
Class B(2005-3)	\$786,703.33	\$786,703.33	\$0.00	\$786,703.33	\$0.00

Class B(2005-4)	\$612,500.00	\$612,500.00	\$0.00	\$612,500.00	\$0.00
Class B(2006-1)	\$1,154,166.67	\$1,154,166.67	\$0.00	\$1,154,166.67	\$0.00
Class B(2006-2)	\$2,295,833.33	\$2,295,833.33	\$0.00	\$2,295,833.33	\$0.00
Class B(2006-3)	\$1,350,000.00	\$1,350,000.00	\$0.00	\$1,350,000.00	\$0.00
Class B(2006-4)	\$1,125,000.00	\$1,125,000.00	\$0.00	\$1,125,000.00	\$0.00
Class B(2007-1)	\$406,138.50	\$406,138.50	\$0.00	\$406,138.50	\$0.00
Class B(2007-2)	\$38,420.14	\$38,420.14	\$0.00	\$38,420.14	\$0.00
<b>Class B Total:</b>	<b>\$20,432,100.57</b>	<b>\$20,432,100.57</b>	<b>\$0.00</b>	<b>\$22,112,294.75</b>	<b>\$4,773.04</b>
<b>Class C:</b>					
Class C(2001-2)	\$539,166.67	\$539,166.67	\$0.00	\$539,166.67	\$0.00
Class C(2002-1)	\$1,416,666.67	\$1,416,666.67	\$0.00	\$1,416,666.67	\$0.00
Class C(2002-2)	\$522,500.00	\$522,500.00	\$0.00	\$522,500.00	\$0.00
Class C(2002-3)	\$1,111,666.67	\$1,111,666.67	\$0.00	\$1,111,666.67	\$0.00
Class C(2002-4)	\$543,333.33	\$543,333.33	\$0.00	\$543,333.33	\$0.00
Class C(2002-6)	\$305,000.00	\$305,000.00	\$0.00	\$305,000.00	\$0.00
Class C(2002-7)	\$279,166.67	\$279,166.67	\$0.00	\$279,166.67	\$0.00
Class C(2003-1)	\$1,170,000.00	\$1,170,000.00	\$0.00	\$1,170,000.00	\$0.00
Class C(2003-2)	\$576,666.67	\$576,666.67	\$0.00	\$576,666.67	\$0.00
Class C(2003-3)	\$972,708.33	\$972,708.33	\$0.00	\$972,708.33	\$0.00
Class C(2003-4)	\$2,180,881.65	\$2,180,881.65	\$0.00	\$6,278,295.66	\$14,924.01
Class C(2003-5)	\$541,666.67	\$541,666.67	\$0.00	\$541,666.67	\$0.00
Class C(2003-6)	\$1,354,166.67	\$1,354,166.67	\$0.00	\$1,354,166.67	\$0.00
Class C(2003-7)	\$555,833.33	\$555,833.33	\$0.00	\$555,833.33	\$0.00
Class C(2004-1)	\$1,016,666.67	\$1,016,666.67	\$0.00	\$1,016,666.67	\$0.00
Class C(2004-2)	\$1,425,416.67	\$1,425,416.67	\$0.00	\$1,425,416.67	\$0.00
Class C(2005-1)	\$596,875.00	\$596,875.00	\$0.00	\$596,875.00	\$0.00
Class C(2005-2)	\$708,750.00	\$708,750.00	\$0.00	\$708,750.00	\$0.00
Class C(2005-3)	\$1,397,500.00	\$1,397,500.00	\$0.00	\$1,397,500.00	\$0.00
Class C(2006-1)	\$1,674,166.67	\$1,674,166.67	\$0.00	\$1,674,166.67	\$0.00
Class C(2006-2)	\$1,053,750.00	\$1,053,750.00	\$0.00	\$1,053,750.00	\$0.00
Class C(2006-3)	\$1,168,750.00	\$1,168,750.00	\$0.00	\$1,168,750.00	\$0.00
Class C(2006-4)	\$1,734,375.00	\$1,734,375.00	\$0.00	\$1,734,375.00	\$0.00
Class C(2006-5)	\$1,430,000.00	\$1,430,000.00	\$0.00	\$1,430,000.00	\$0.00
Class C(2006-6)	\$1,183,333.33	\$1,183,333.33	\$0.00	\$1,183,333.33	\$0.00
Class C(2006-7)	\$925,000.00	\$925,000.00	\$0.00	\$925,000.00	\$0.91
Class C(2007-1)	\$281,259.00	\$281,259.00	\$0.00	\$281,259.00	\$0.00
<b>Class C Total:</b>	<b>\$26,665,265.67</b>	<b>\$26,665,265.67</b>	<b>\$0.00</b>	<b>\$30,762,679.68</b>	<b>\$14,924.92</b>
<b>Total:</b>	<b>\$302,783,340.06</b>	<b>\$302,783,340.06</b>	<b>\$0.00</b>	<b>\$463,329,300.64</b>	<b>\$703,889.08</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	February 15, 2007	5.5700000%	\$2,320,833.33
Class A(2001-5)	55264TAM3	February 15, 2007	5.5300000%	\$2,304,166.67
Class A(2002-2)	014467025	February 15, 2007	5.6656300%	\$9,810,451.46
Class A(2002-3)	55264TAT8	February 15, 2007	5.5600000%	\$3,475,000.00
Class A(2002-4)	55264TAU5	February 15, 2007	5.4300000%	\$4,525,000.00
Class A(2002-5)	55264TAV3	February 15, 2007	5.5000000%	\$3,437,500.00
Class A(2002-10)	55264TBF7	February 15, 2007	5.4600000%	\$4,550,000.00
Class A(2002-13)	55264TBL4	February 15, 2007	5.4500000%	\$2,270,833.33
Class A(2003-1)	55264TBQ3	February 15, 2007	3.3000000%	\$1,375,000.00
Class A(2003-3)	55264TBS9	February 15, 2007	5.4400000%	\$3,400,000.00
Class A(2003-4)	55264TBT7	February 15, 2007	5.5400000%	\$3,462,500.00
Class A(2003-6)	55264TBV2	February 15, 2007	2.7500000%	\$1,145,833.33
Class A(2003-7)	55264TBY6	February 15, 2007	2.6500000%	\$1,435,416.67
Class A(2003-8)	55264TCA7	February 15, 2007	5.5100000%	\$3,443,750.00
Class A(2003-9)	55264TCC3	February 15, 2007	5.4500000%	\$4,768,750.00
Class A(2003-10)	55264TCF6	February 15, 2007	5.5800000%	\$2,325,000.00
Class A(2003-11)	55264TCH2	February 15, 2007	3.6500000%	\$1,520,833.33
Class A(2003-12)	55264TCJ8	February 15, 2007	5.4300000%	\$2,262,500.00
Class A(2004-2)	55264TCK5	February 15, 2007	5.4700000%	\$2,735,000.00
Class A(2004-3)	55264TCL3	February 15, 2007	5.5800000%	\$3,255,000.00
Class A(2004-4)	55264TCP4	February 15, 2007	2.7000000%	\$3,037,500.00
Class A(2004-5)	019227766	February 15, 2007	5.5468800%	\$14,860,677.02
Class A(2004-6)	55264TCQ2	February 15, 2007	5.4600000%	\$2,275,000.00
Class A(2004-7)	55264TCS8	February 15, 2007	5.4200000%	\$4,065,000.00
Class A(2004-8)	55264TCU3	February 15, 2007	5.4700000%	\$2,279,166.67
Class A(2004-9)	020110562	February 15, 2007	5.4740000%	\$3,376,901.48
Class A(2004-10)	55264TCV1	February 15, 2007	5.4000000%	\$2,250,000.00
Class A(2005-1)	55264TCW9	February 15, 2007	4.2000000%	\$2,625,000.00



Class A(2005-2)	55264TCX7	February 15, 2007	5.4000000%	\$2,250,000.00
Class A(2005-3)	55264TCZ2	February 15, 2007	4.1000000%	\$2,050,000.00
Class A(2005-4)	55264TDB4	February 15, 2007	5.3600000%	\$3,573,333.33
Class A(2005-5)	55264TDC2	February 15, 2007	5.3200000%	\$6,650,000.00
Class A(2005-6)	55264TDE8	February 15, 2007	4.5000000%	\$1,875,000.00
Class A(2005-7)	55264TDG3	February 15, 2007	4.3000000%	\$3,583,333.33
Class A(2005-8)	55264TDH1	February 15, 2007	5.3400000%	\$3,782,500.00
Class A(2005-9)	55264TDL2	February 15, 2007	5.3600000%	\$4,466,666.67
Class A(2005-10)	55264TDM0	February 15, 2007	5.3800000%	\$1,793,333.33
Class A(2005-11)	55264TDN8	February 15, 2007	5.3600000%	\$2,233,333.33
Class A(2006-1)	55264TDP3	February 15, 2007	4.9000000%	\$6,533,333.33
Class A(2006-2)	55264TDS7	February 15, 2007	5.3800000%	\$2,465,833.33
Class A(2006-3)	55264TDU2	February 15, 2007	5.3400000%	\$3,337,500.00
Class A(2006-4)	55264TDW8	February 15, 2007	5.3100000%	\$11,062,500.00
Class A(2006-5)	55264TDX6	February 15, 2007	5.3800000%	\$3,138,333.33
Class A(2006-6)	05522RAA6	February 15, 2007	5.3500000%	\$8,916,666.67
Class A(2006-7)	05522RAB4	February 15, 2007	5.3600000%	\$1,675,000.00
Class A(2006-8)	05522RAC2	February 15, 2007	5.3500000%	\$3,232,291.67
Class A(2006-9)	05522RAG3	February 15, 2007	5.3300000%	\$7,772,916.67
Class A(2006-10)	05522RAH1	February 15, 2007	5.3000000%	\$3,312,500.00
Class A(2006-11)	05522AAB1	February 15, 2007	5.3500000%	\$2,318,333.33
Class A(2006-12)	05522RAL2	February 15, 2007	5.3400000%	\$4,450,000.00
Class A(2006-13)	05522RANB	February 15, 2007	5.3400000%	\$1,223,750.00
Class A(2006-14)	05522RAP3	February 15, 2007	5.3800000%	\$6,052,500.00
Class A(2006-15)	05522RAQ1	February 15, 2007	5.3200000%	\$4,433,333.33
Class A(2006-16)	05522RAR9	February 15, 2007	4.7200000%	\$7,342,222.22
<b>Class A Total:</b>				<b>\$208,117,127.16</b>

**Class B:**

Class B(2002-1)	55264TAR2	February 15, 2007	5.1500000%	\$1,072,916.67
Class B(2002-2)	55264TAX9	February 15, 2007	5.7000000%	\$1,187,500.00
Class B(2002-4)	55264TBG5	February 15, 2007	5.8200000%	\$970,000.00
Class B(2003-1)	55264TBP5	February 15, 2007	5.7600000%	\$960,000.00
Class B(2003-2)	55264TBW0	February 15, 2007	5.7100000%	\$951,666.67
Class B(2003-3)	55264TCB5	February 15, 2007	5.6950000%	\$949,166.67
Class B(2003-5)	55264TCE9	February 15, 2007	5.6900000%	\$711,250.00
Class B(2004-1)	55264TCN9	February 15, 2007	4.4500000%	\$1,297,916.67
Class B(2004-2)	55264TCT6	February 15, 2007	5.7100000%	\$713,750.00
Class B(2005-1)	55264TDA6	February 15, 2007	5.6100000%	\$584,375.00
Class B(2005-2)	55264TDD0	February 15, 2007	5.5000000%	\$916,666.67

Class B(2005-3)	023409135	February 15, 2007	5.6850000%	\$786,703.33
Class B(2005-4)	55264TDK4	February 15, 2007	4.9000000%	\$612,500.00
Class B(2006-1)	55264TDR9	February 15, 2007	5.5400000%	\$1,154,166.67
Class B(2006-2)		February 15, 2007	5.5100000%	\$2,295,833.33
Class B(2006-3)		February 15, 2007	5.4000000%	\$1,350,000.00
Class B(2006-4)	05522RAM0	February 15, 2007	5.4000000%	\$1,125,000.00
<b>Class B Total:</b>				<b>\$17,639,411.68</b>

**Class C:**

Class C(2001-2)	55264TAD3	February 15, 2007	6.4700000%	\$539,166.67
Class C(2002-1)	55264TAS0	February 15, 2007	6.8000000%	\$1,416,666.67
Class C(2002-2)	55264TAW1	February 15, 2007	6.2700000%	\$522,500.00
Class C(2002-3)	55264TAY7	February 15, 2007	6.6700000%	\$1,111,666.67
Class C(2002-4)	55264TBD2	February 15, 2007	6.5200000%	\$543,333.33
Class C(2002-6)	55264TBH3	February 15, 2007	7.3200000%	\$305,000.00
Class C(2002-7)	55264TBJ9	February 15, 2007	6.7000000%	\$279,166.67
Class C(2003-1)	55264TBM2	February 15, 2007	7.0200000%	\$1,170,000.00
Class C(2003-2)	55264TBN0	February 15, 2007	6.9200000%	\$576,666.67
Class C(2003-3)	55264TBU4	February 15, 2007	6.6700000%	\$972,708.33
Class C(2003-4)	016994588	February 15, 2007	7.2632300%	\$6,278,295.66
Class C(2003-5)	55264TBX8	February 15, 2007	6.5000000%	\$541,666.67
Class C(2003-6)	55264TBZ3	February 15, 2007	6.5000000%	\$1,354,166.67
Class C(2003-7)	55264TCG4	February 15, 2007	6.6700000%	\$555,833.33
Class C(2004-1)	55264TCM1	February 15, 2007	6.1000000%	\$1,016,666.67
Class C(2004-2)	55264TCR0	February 15, 2007	6.2200000%	\$1,425,416.67
Class C(2005-1)	55264TCY5	February 15, 2007	5.7300000%	\$596,875.00
Class C(2005-2)	55264TDF5	February 15, 2007	5.6700000%	\$708,750.00
Class C(2005-3)	55264TDJ7	February 15, 2007	5.5900000%	\$1,397,500.00
Class C(2006-1)	55264TDQ1	February 15, 2007	5.7400000%	\$1,674,166.67
Class C(2006-2)	55264TDT5	February 15, 2007	5.6200000%	\$1,053,750.00
Class C(2006-3)	55264TDV0	February 15, 2007	5.6100000%	\$1,168,750.00
Class C(2006-4)	05522AAA3	February 15, 2007	5.5500000%	\$1,734,375.00
Class C(2006-5)	05522RAD0	February 15, 2007	5.7200000%	\$1,430,000.00
Class C(2006-6)		February 15, 2007	5.6800000%	\$1,183,333.33
Class C(2006-7)	05522RAK4	February 15, 2007	5.5500000%	\$925,000.00
<b>Class C Total:</b>				<b>\$30,481,420.68</b>

**Total:**

\$256,237,959.52

\* 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	Amount of interest to be paid on corresponding Interest Payment Date
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NOTHING TO REPORT

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

Targeted Deposit to Withdrawals for Interest	Actual Deposit to Withdrawals for Principal	Class C Reserve 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
<b>Class B:</b>			
Class B(2002-1)	55264TAR2	February 15, 2007	\$250,000,000.00
<b>Class B Total:</b>			\$250,000,000.00
<b>Total:</b>			\$250,000,000.00

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

	Initial Dollar Principal Amount	Outstanding Principal Amount	Adjusted Outstanding Principal Amount	Nominal Liquidation Amount
<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-Emerald)	\$9,025,000,000.00	\$9,025,000,000.00	\$9,025,000,000.00	\$9,025,000,000.00
Class A(2001-5)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2002-2)	\$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 C(2003-4)	\$327,560,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$327,560,000.00
Class C(2003-5)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100,000,000.00
Class C(2003-6)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,000,000.00
Class C(2003-7)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100,000,000.00
Class C(2004-1)	\$200,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200,000,000.00
Class C(2004-2)	\$275,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$275,000,000.00
Class C(2005-1)	\$125,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$125,000,000.00
Class C(2005-2)	\$150,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150,000,000.00
Class C(2005-3)	\$300,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$300,000,000.00
Class C(2006-1)	\$350,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$350,000,000.00
Class C(2006-2)	\$225,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$225,000,000.00
Class C(2006-3)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,000,000.00
Class C(2006-4)	\$375,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$375,000,000.00
Class C(2006-5)	\$300,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$300,000,000.00
Class C(2006-6)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,000,000.00
Class C(2006-7)	\$200,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200,000,000.00
Class C(2007-1)	\$300,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$300,000,000.00
<b>Class C</b>	<b>\$5,402,560,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$5,402,560,000.00</b>
<b>Total:</b>								
<b>Total:</b>	<b>\$67,313,377,500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$250,000,000.00</b>	<b>\$67,063,377,500.00</b>

\* 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 \$399,510,555.84  
Is 3 Month Excess Available Funds < 0 ? (Yes/No) No

M. Other Performance Triggers

Has a Class C Reserve sub-Account funding trigger occurred? (Yes/No) No

IN WITNESS WHEREOF, the undersigned has duly executed and delivered this Monthly Noteholders' Statement this 8th day of February, 2007.

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

By: Marcie E. Copson-Hall

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