

BA Credit Card Trust
Excess Available Funds Analysis - February 2024

BASeries Performance	February 2024	January 2024	December 2023	3 Month Average
Cash Yield	19.39%	19.33%	19.85%	19.52%
Cash Yield Without Recoveries	19.07%	18.97%	19.48%	19.17%
Gross Charge-Offs	2.35%	2.42%	2.75%	2.51%
Net Charge-Offs	2.03%	2.06%	2.39%	2.16%
Base Rate	4.10%	4.10%	4.10%	4.10%
Excess Available Funds	12.94%	12.81%	12.99%	12.91%
Monthly Payment Rate	25.42%	28.36%	26.96%	26.91%

Delinquency				
30 to 59 days	0.39%	0.41%	0.40%	0.40%
60 to 89 days	0.30%	0.27%	0.31%	0.29%
90 + days	0.70%	0.67%	0.71%	0.69%
Total	1.39%	1.35%	1.42%	1.39%

BA Credit Card Trust	Class A	Class B	Class C	Total
Adj. Outstanding Tranche Totals (\$MM)	\$ 5,750	\$ 2,350	\$ 1,225	\$ 9,325

Series 2001-D	
Class D Investor (\$MM)	\$ 1,386

BA Master Credit Card Trust II	Total
Aggregate Ending Principal Receivables (\$MM)	\$ 15,690
Seller's Interest	46.49%
Transferor Interest (30-day average)	31.92%

Footnotes

BA Credit Card Trust

Cash Yield

Cash Yield includes Finance Charge Collections (including any collections on Discount Option Receivables), Fees, Interchange, IFA & PFA Interest Earnings, and Recoveries from defaulted accounts.

Cash Yield without Recoveries

Cash Yield without Recoveries includes Cash Yield (defined above) less Recoveries on defaulted accounts which are included in Net Charge-offs below. This computation does not impact Excess Spread.

Gross Charge-Offs

The underlying collateral pool is identical for both the BA Credit Card Trust and BA Master Credit Card Trust II. The issuance of new tranches of Notes during the month from the BASeries may cause a difference in reported gross charge-offs between the trusts.

Net Charge-Offs

Net Charge-Offs includes Gross Charge-Offs net of Recoveries on defaulted accounts. This computation does not impact Excess Spread.

Required Enhancement of Class A, B and C Tranches

Please refer to our most recently filed Prospectus for a detailed explanation of required subordinated amounts.