

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20529

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) January 18, 2005

MBNA AMERICA BANK, NATIONAL ASSOCIATION
ON BEHALF OF THE
MBNA MASTER CREDIT CARD TRUST II
(Issuer of the Collateral Certificate)
AND THE
MBNA CREDIT CARD MASTER NOTE TRUST
(Issuer of the MBNAseries Class A, Class B, and Class C notes)
(Exact name of registrant as specified in its charter)

United States

333-104089

51-0331454

(State or other jurisdiction of
incorporation)

(Commission File Number)

(IRS Employer
Identification No.)

Wilmington, DE

19884

(Address of principal executive office)

(Zip Code)

Registrant's telephone number, including area code (800) 362-6255.

N/A

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

Check the appropriate box below if the Form 8-K filing is intended to
simultaneously satisfy the filing obligation of the registrant under any of the
following provisions (see General Instruction A.2. below):

Written communication pursuant to Rule 425 under the Securities Act
(17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act
(17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the
Exchange Act (17 CFR
240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the
Exchange Act (17 CFR
240.13e-4(c))

Section 8 - Other Events.

ITEM 8.01. Other Events.

January 18, 2005 is a Payment Date for each publicly-offered tranche of Notes
relating to the MBNAseries issued by MBNA Credit Card Master Note Trust.
Copies of the MBNAseries Noteholders' Statement and the MBNAseries Schedule,
each for the month ended December 31, 2004, are included as
Exhibits to this Report under Exhibit 20.

Section 9 - Financial Statements and Exhibits

ITEM 9.01 (c). Exhibits.

The following are filed as Exhibits to this Report under Exhibit 20:

20.1 MBNAseries Noteholders' Statement for the month ended December 31, 2004.

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: January 18, 2005

MBNA AMERICA BANK, NATIONAL ASSOCIATION,
as Servicer

By: /s/Marcie Copson-Hall

Name: Marcie Copson-Hall
Title: Executive Vice President

xhibit 20.1

MONTHLY SERIES CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 2004

The information which is required to be prepared with respect to the Transfer Date of January 14, 2005 and with respect to the performance of the Issuer 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

1. The amount of the current monthly distribution which constitutes Available Funds \$614,912,350.94

2. The amount of the current monthly distribution which constitutes Available Investor Principal Collections See Addendum to Exhibit B

B. Information Regarding the Performance of the Trust

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 \$6,494,843,069.96

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 \$539,826,277.57

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 \$72,538,512,770.22

(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 \$40,242,415,000.00

(c) The Floating Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$40,242,415,000.00

(d) The Principal Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$40,242,415,000.00

(e) The Floating Investor Percentage with respect to the related Monthly Period
December 1, 2004 through December 1, 2004 57.58%
December 2, 2004 through December 31, 2004 56.39%

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

December 1, 2004 through December 1, 2004 57.58%
December 2, 2004 through December 31, 2004 56.39%

4. 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:
\$1,171,255,780.04
1.58%

(b)
60 - 89 days:
\$798,616,431.36
1.08%

(c)
90 - 119 days:
\$615,720,477.82
0.83%

(d)
120 - 149 days:
\$547,760,964.46
0.74%

(e)
150 - or more days:
\$546,109,595.53
0.74%

Total:
\$3,679,463,249.21
4.97%

5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$170,954,814.62

6. Investor Servicing Fee

(a) The amount of the Investor Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$67,070,691.67

(b) The amount of the Net Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$41,919,182.29

(c) The amount of the Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$25,151,509.38

IN WITNESS WHEREOF, the undersigned has duly executed this certificate this 10th day of January, 2005.

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Served by: Marcie E. Copson-Hall
cer

Name: Marcie E. Copson-Hall
Title: Executive Vice President

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2001-D
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EXHIBIT C
SCHEDULE TO MONTHLY NOTEHOLDERS' STATEMENT

MBNAseries
MBNA CREDIT CARD MASTER NOTE TRUST

MONTHLY PERIOD ENDING December 31, 2004

Reference is made to the 2001-D Supplement (the "Series 2001-D" Supplement), dated as of May 24, 2001, between MBNA America Bank, National Association, a national banking association (the "Bank"), as Seller and Servicer, and The Bank of New York, as Trustee, the Indenture (the "Indenture"), dated as of May 24, 2001 and the Indenture Supplement (the "Indenture Supplement"), dated as of May 24, 2001, each between MBNA Credit Card Master Note 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 2001-D Supplement, the Indenture and the Indenture Supplement, as applicable.

The following computations are prepared with respect to the Transfer Date of January 14, 2005 and with respect to the performance of the Trust during the related Monthly Period.

A. Targeted deposits to Interest Funding sub-Accounts:

Targeted Deposit to Interest Funding sub-Account	Actual Deposit to Interest Funding sub-Account	Shortfall from Interest Funding for sub-Account	Interest Funding earlier Monthly Periods prior to	Interest Funding sub-account Balance Withdrawals* Earnings	Interest Funding sub-Account
	applicable Monthly Period	applicable Monthly Period			
Class A:					
Class A(2001-1)	\$4,791,666.67	\$4,791,666.67	\$0.00	\$4,791,666.67	\$0.00
Class A(2001-2)	\$1,252,569.44	\$1,252,569.44	\$0.00	\$1,252,569.44	\$0.00
Class A(2001-3)	\$2,058,888.89	\$2,058,888.89	\$0.00	\$5,752,777.78	\$7,266.29
Class A(2001-Emerald)	\$9,534,076.80	\$9,534,076.80	\$0.00	\$126,749,538.05	\$180,347.07
Class A(2001-5)	\$1,233,680.56	\$1,233,680.56	\$0.00	\$1,233,680.56	\$0.00
Class A(2002-1)	\$4,125,000.00	\$4,125,000.00	\$0.00	\$4,125,000.00	\$0.00
Class A(2002-2)	\$1,606,626.26	\$1,606,626.26	\$0.00	\$3,024,237.67	\$2,787.93
Class A(2002-3)	\$1,871,770.83	\$1,871,770.83	\$0.00	\$1,871,770.83	\$0.00
Class A(2002-4)	\$2,372,916.67	\$2,372,916.67	\$0.00	\$2,372,916.67	\$0.00
Class A(2002-5)	\$1,829,270.83	\$1,829,270.83	\$0.00	\$1,829,270.83	\$0.00
Class A(2002-6)	\$2,437,500.00	\$2,437,500.00	\$0.00	\$2,437,500.00	\$0.00
Class A(2002-7)	\$1,061,634.27	\$1,061,634.27	\$0.00	\$2,903,881.99	\$3,622.34
Class A(2002-8)	\$838,666.66	\$838,666.66	\$0.00	\$2,343,333.33	\$2,958.73
Class A(2002-9)	\$1,428,000.00	\$1,428,000.00	\$0.00	\$3,990,000.00	\$5,039.87
Class A(2002-10)	\$2,401,250.00	\$2,401,250.00	\$0.00	\$2,401,250.00	\$0.00
Class A(2002-11)	\$1,104,497.32	\$1,104,497.32	\$0.00	\$3,021,125.02	\$3,769.60
Class A(2002-12)	\$3,488,541.67	\$3,488,541.67	\$0.00	\$3,488,541.67	\$0.00
Class A(2002-13)	\$1,195,902.78	\$1,195,902.78	\$0.00	\$1,195,902.78	\$0.00
Class A(2003-1)	\$1,375,000.00	\$1,375,000.00	\$0.00	\$1,375,000.00	\$0.00
Class A(2003-2)	\$2,316,250.00	\$2,316,250.00	\$0.00	\$2,316,250.00	\$0.00
Class A(2003-3)	\$1,786,770.83	\$1,786,770.83	\$0.00	\$1,786,770.83	\$0.00
Class A(2003-4)	\$1,857,604.17	\$1,857,604.17	\$0.00	\$1,857,604.17	\$0.00
Class A(2003-5)	\$1,227,830.95	\$1,227,830.95	\$0.00	\$3,358,478.78	\$4,189.74
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)	\$1,836,354.17	\$1,836,354.17	\$0.00	\$1,836,354.17	\$0.00
Class A(2003-9)	\$2,511,395.83	\$2,511,395.83	\$0.00	\$2,511,395.83	\$0.00
Class A(2003-10)	\$1,257,291.67	\$1,257,291.67	\$0.00	\$1,257,291.67	\$0.00
Class A(2003-11)	\$1,520,833.33	\$1,520,833.33	\$0.00	\$1,520,833.33	\$0.00
Class A(2003-12)	\$1,186,458.33	\$1,186,458.33	\$0.00	\$1,186,458.33	\$0.00
Class A(2004-2)	\$1,446,416.67	\$1,446,416.67	\$0.00	\$1,446,416.67	\$0.00
Class A(2004-1)	\$1,623,502.59	\$1,623,502.59	\$0.00	\$4,440,757.07	\$5,564.81
Class A(2004-3)	\$1,760,208.33	\$1,760,208.33	\$0.00	\$1,760,208.33	\$0.00
Class A(2004-4)	\$3,058,087.50	\$3,058,087.50	\$0.00	\$3,058,087.50	\$0.00
Class A(2004-5)	\$2,371,924.95	\$2,371,924.95	\$0.00	\$4,464,799.91	\$4,135.16
Class A(2004-6)	\$1,200,625.00	\$1,200,625.00	\$0.00	\$1,200,625.00	\$0.00
Class A(2004-7)	\$2,127,125.00	\$2,127,125.00	\$0.00	\$2,127,125.00	\$0.00
Class A(2004-8)	\$1,205,347.22	\$1,205,347.22	\$0.00	\$1,205,347.22	\$0.00
Class A(2004-9)	\$1,629,658.46	\$1,629,658.46	\$0.00	\$1,629,658.46	\$0.00
Class A(2004-10)	\$1,172,291.67	\$1,172,291.67	\$0.00	\$1,172,291.67	\$0.00
Class A Total:	\$81,684,686.32	\$81,684,686.32	\$0.00	\$218,877,967.23	\$219,681.54
Class B:					
Class B(2001-1)	\$655,798.61	\$655,798.61	\$0.00	\$655,798.61	\$0.00
Class B(2001-2)	\$652,256.94	\$652,256.94	\$0.00	\$652,256.94	\$0.00
Class B(2001-3)	\$411,187.50	\$411,187.50	\$0.00	\$411,187.50	\$0.00
Class B(2002-1)	\$1,072,916.67	\$1,072,916.67	\$0.00	\$1,072,916.67	\$0.00
Class B(2002-2)	\$656,979.17	\$656,979.17	\$0.00	\$656,979.17	\$0.00
Class B(2002-3)	\$661,701.39	\$661,701.39	\$0.00	\$661,701.39	\$0.00
Class B(2002-4)	\$548,250.00	\$548,250.00	\$0.00	\$548,250.00	\$0.00
Class B(2003-1)	\$536,916.67	\$536,916.67	\$0.00	\$536,916.67	\$0.00
Class B(2003-2)	\$527,472.22	\$527,472.22	\$0.00	\$527,472.22	\$0.00
Class B(2003-3)	\$524,638.89	\$524,638.89	\$0.00	\$524,638.89	\$0.00
Class B(2003-5)	\$392,770.83	\$392,770.83	\$0.00	\$392,770.83	\$0.00
Class B(2003-4)	\$1,007,221.97	\$1,007,221.97	\$0.00	\$1,007,221.97	\$0.00
Class B(2004-1)	\$1,297,916.67	\$1,297,916.67	\$0.00	\$1,297,916.67	\$0.00
Class B(2004-2)	\$395,604.17	\$395,604.17	\$0.00	\$395,604.17	\$0.00
Class B Total:	\$9,341,631.70	\$9,341,631.70	\$0.00	\$9,341,631.70	\$0.00
Class C:					
Class C(2001-1)	\$815,173.61	\$815,173.61	\$0.00	\$815,173.61	\$0.00
Class C(2001-2)	\$335,513.89	\$335,513.89	\$0.00	\$335,513.89	\$0.00
Class C(2001-3)	\$2,183,333.33	\$2,183,333.33	\$0.00	\$2,183,333.33	\$0.00
Class C(2001-4)	\$815,173.61	\$815,173.61	\$0.00	\$815,173.61	\$0.00
Class C(2001-5)	\$513,187.50	\$513,187.50	\$0.00	\$513,187.50	\$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)	\$316,625.00	\$316,625.00	\$0.00	\$316,625.00	\$0.00
Class C(2002-3)	\$708,805.56	\$708,805.56	\$0.00	\$708,805.56	\$0.00
Class C(2002-4)	\$340,236.11	\$340,236.11	\$0.00	\$340,236.11	\$0.00
Class C(2002-5)	\$337,500.00	\$337,500.00	\$0.00	\$337,500.00	\$0.00
Class C(2002-6)	\$207,895.83	\$207,895.83	\$0.00	\$207,895.83	\$0.00
Class C(2002-7)	\$279,166.67	\$279,166.67	\$0.00	\$279,166.67	\$0.00
Class C(2003-1)	\$774,916.67	\$774,916.67	\$0.00	\$774,916.67	\$0.00
Class C(2003-2)	\$378,013.89	\$378,013.89	\$0.00	\$378,013.89	\$0.00
Class C(2003-3)	\$620,204.86	\$620,204.86	\$0.00	\$620,204.86	\$0.00
Class C(2003-4)	\$1,296,258.65	\$1,296,258.65	\$0.00	\$2,440,016.28	\$2,249.98
Class C(2003-5)	\$338,347.22	\$338,347.22	\$0.00	\$338,347.22	\$0.00
Class C(2003-6)	\$845,868.06	\$845,868.06	\$0.00	\$845,868.06	\$0.00
Class C(2003-7)	\$354,402.78	\$354,402.78	\$0.00	\$354,402.78	\$0.00
Class C(2004-1)	\$601,138.89	\$601,138.89	\$0.00	\$601,138.89	\$0.00
Class C(2004-2)	\$857,732.64	\$857,732.64	\$0.00	\$857,732.64	\$0.00
Class C Total:	\$14,336,161.44	\$14,336,161.44	\$0.00	\$15,479,919.07	\$2,249.98
Total:	\$105,362,479.46	\$105,362,479.46	\$0.00	\$243,699,518.00	\$221,931.52

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

B.

CUSIP Interest Number	Payment Date	Interest Rate	Amount of interest to be paid on corresponding Interest Payment Date	
Class A				
Class A(2001-1)	55264TAC5	January 18, 2005	5.7500000%	\$4,791,666.67
Class A(2001-2)	55264TAE1	January 18, 2005	2.6525000%	\$1,252,569.44
Class A(2001-3)	55264TAG6	January 18, 2005	2.1800000%	\$5,752,777.78
Class A(2001-5)	55264TAM3	January 18, 2005	2.6125000%	\$1,233,680.56
Class A(2002-1)	55264TAQ4	January 18, 2005	4.9500000%	\$4,125,000.00
Class A(2002-3)	55264TAT8	January 18, 2005	2.6425000%	\$1,871,770.83
Class A(2002-4)	55264TAU5	January 18, 2005	2.5125000%	\$2,372,916.67
Class A(2002-5)	55264TAV3	January 18, 2005	2.5825000%	\$1,829,270.83
Class A(2002-6)	55264TAZ4	January 18, 2005	3.9000000%	\$2,437,500.00
Class A(2002-7)	015111453	January 18, 2005	2.2606000%	\$2,903,881.99
Class A(2002-8)	55264TBA8	January 18, 2005	2.2200000%	\$2,343,333.33
Class A(2002-9)	55264TBB6	January 18, 2005	2.1600000%	\$3,990,000.00
Class A(2002-10)	55264TBF7	January 18, 2005	2.5425000%	\$2,401,250.00
Class A(2002-11)	015665394	January 18, 2005	2.3837500%	\$3,021,125.02
Class A(2002-12)	55264TBK6	January 18, 2005	2.4625000%	\$3,488,541.67
Class A(2002-13)	55264TBL4	January 18, 2005	2.5325000%	\$1,195,902.78
Class A(2003-1)	55264TBQ3	January 18, 2005	3.3000000%	\$1,375,000.00
Class A(2003-2)	55264TBR1	January 18, 2005	2.4525000%	\$2,316,250.00
Class A(2003-3)	55264TBS9	January 18, 2005	2.5225000%	\$1,786,770.83
Class A(2003-4)	55264TBT7	January 18, 2005	2.6225000%	\$1,857,604.17
Class A(2003-5)	016803677	January 18, 2005	2.3715000%	\$3,358,478.78
Class A(2003-6)	55264TBV2	January 18, 2005	2.7500000%	\$1,145,833.33
Class A(2003-7)	55264TBY6	January 18, 2005	2.6500000%	\$1,435,416.67
Class A(2003-8)	55264TC7	January 18, 2005	2.5925000%	\$1,836,354.17
Class A(2003-9)	55264TCC3	January 18, 2005	2.5325000%	\$2,511,395.83
Class A(2003-10)	55264TCF6	January 18, 2005	2.6625000%	\$1,257,291.67
Class A(2003-11)	55264TCH2	January 18, 2005	3.6500000%	\$1,520,833.33
Class A(2003-12)	55264TCJ8	January 18, 2005	2.5125000%	\$1,186,458.33
Class A(2004-2)	55264TCK5	January 18, 2005	2.5525000%	\$1,446,416.67
Class A(2004-1)	01890514	January 18, 2005	2.2836000%	\$4,440,757.07
Class A(2004-3)	55264TCL3	January 18, 2005	2.6625000%	\$1,760,208.33
Class A(2004-4)	55264TCP4	January 18, 2005	2.7000000%	\$3,037,500.00
Class A(2004-6)	55264TCQ2	January 18, 2005	2.5425000%	\$1,200,625.00
Class A(2004-7)	55264TCS8	January 18, 2005	2.5025000%	\$2,127,125.00
Class A(2004-8)	55264TCU3	January 18, 2005	2.5525000%	\$1,205,347.22
Class A(2004-9)	020110562	January 18, 2005	2.5640000%	\$1,629,658.46
Class A(2004-10)	55264TCV1	January 18, 2005	2.4825000%	\$1,172,291.67
Total Class A				\$84,618,804.10
Class B				
Class B(2001-1)	55264TAA9	January 18, 2005	2.7775000%	\$655,798.61
Class B(2001-2)	55264TAJ0	January 18, 2005	2.7625000%	\$652,256.94
Class B(2001-3)	55264TAF6	January 18, 2005	2.9025000%	\$411,187.50
Class B(2002-1)	55264TAR2	January 18, 2005	5.1500000%	\$1,072,916.67
Class B(2002-2)	55264TAX9	January 18, 2005	2.7825000%	\$656,979.17
Class B(2002-3)	55264TBC4	January 18, 2005	2.8025000%	\$661,701.39
Class B(2002-4)	55264TBG5	January 18, 2005	2.9025000%	\$548,250.00
Class B(2003-1)	55264TBP5	January 18, 2005	2.8425000%	\$536,916.67
Class B(2003-2)	55264TBW0	January 18, 2005	2.7925000%	\$527,472.22
Class B(2003-3)	55264TCB5	January 18, 2005	2.7775000%	\$524,638.89
Class B(2003-5)	55264TCE9	January 18, 2005	2.7725000%	\$392,770.83
Class B(2004-1)	55264TCN9	January 18, 2005	4.4500000%	\$1,297,916.67
Class B(2004-2)	55264TCT6	January 18, 2005	2.7925000%	\$395,604.17
Total Class B				\$8,334,409.73
Class C				
Class C(2001-1)	55264TAB7	January 18, 2005	3.4525000%	\$815,173.61
Class C(2001-2)	55264TAD3	January 18, 2005	3.5525000%	\$335,513.89
Class C(2001-3)	55264TAF8	January 18, 2005	6.5500000%	\$2,183,333.33
Class C(2001-4)	55264TAK7	January 18, 2005	3.4525000%	\$815,173.61
Class C(2001-5)	55264TAN1	January 18, 2005	3.6225000%	\$513,187.50
Class C(2002-1)	55264TAS0	January 18, 2005	6.8000000%	\$1,416,666.67
Class C(2002-2)	55264TAW1	January 18, 2005	3.3525000%	\$316,625.00
Class C(2002-3)	55264TAY7	January 18, 2005	3.7525000%	\$708,805.56
Class C(2002-4)	55264TBD2	January 18, 2005	3.6025000%	\$340,236.11
Class C(2002-5)	55264TBE0	January 18, 2005	4.0500000%	\$337,500.00
Class C(2002-6)	55264TBH3	January 18, 2005	4.4025000%	\$207,895.83
Class C(2002-7)	55264TBJ9	January 18, 2005	6.7000000%	\$279,166.67
Class C(2003-1)	55264TBM2	January 18, 2005	4.1025000%	\$774,916.67
Class C(2003-2)	55264TBN0	January 18, 2005	4.0025000%	\$378,013.89
Class C(2003-3)	55264TBU4	January 18, 2005	3.7525000%	\$620,204.86
Class C(2003-5)	55264TBX8	January 18, 2005	3.5825000%	\$338,347.22
Class C(2003-6)	55264TBZ3	January 18, 2005	3.5825000%	\$845,868.06
Class C(2003-7)	55264TCG4	January 18, 2005	3.7525000%	\$354,402.78
Class C(2004-1)	55264TCM1	January 18, 2005	3.1825000%	\$601,138.89
Class C(2004-2)	55264TCR0	January 18, 2005	3.3025000%	\$857,732.64
Total Class C				\$13,039,902.79

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

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

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

Withdrawals for Interest Principal sub-Account Balance on Transfer Date after withdrawal	Withdrawals for Interest Principal sub-Account Balance on Transfer Date after withdrawal
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NOTHING TO REPORT

E. Targeted deposits to Principal Funding sub-Accounts:

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

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

CUSIP Number	Principal Payment Date to be paid on	Amount of principal corresponding Principal Payment Date
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NOTHING TO REPORT

G. Stated Principal Amount, Outstanding Dollar Principal Amount and Nominal Liquidation Amount for the related Monthly Period (as of the end of the prior Monthly Period):

	Initial Dollar Principal Amount	Outstanding	Adjusted Outstanding	Nominal Liquidation
Class A				
Class A(2001-1)	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
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	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(2001-Emerald)	\$4,850,000,000.00	\$4,850,000,000.00	\$4,850,000,000.00	\$4,850,000,000.00
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(2002-6)	\$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(2002-12)	\$1,500,000,000.00	\$1,500,000,000.00	\$1,500,000,000.00	\$1,500,000,000.00
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(2003-2)	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
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(2004-2)	\$600,000,000.00	\$600,000,000.00	\$600,000,000.00	\$600,000,000.00
Class A(2004-1)	\$752,760,000.00	\$752,760,000.00	\$752,760,000.00	\$752,760,000.00
Class A(2004-3)	\$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
Total Class A:	\$33,333,205,000.00	\$33,333,205,000.00	\$33,333,205,000.00	\$33,333,205,000.00
Class B				
Class B(2001-1)	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00
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 B(2002-1)	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00
Class B(2002-2)	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00
Class B(2002-3)	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00
Class B(2002-4)	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Class B(2003-1)	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Class B(2003-2)	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Class B(2003-3)	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Class B(2003-5)	\$150,000,000.00	\$150,000,000.00	\$150,000,000.00	\$150,000,000.00
Class B(2003-4)	\$331,650,000.00	\$331,650,000.00	\$331,650,000.00	\$331,650,000.00
Class B(2004-1)	\$350,000,000.00	\$350,000,000.00	\$350,000,000.00	\$350,000,000.00
Class B(2004-2)	\$150,000,000.00	\$150,000,000.00	\$150,000,000.00	\$150,000,000.00
Total Class B:	\$3,181,650,000.00	\$3,181,650,000.00	\$3,181,650,000.00	\$3,181,650,000.00
Class C				
Class C(2001-1)	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00
Class C(2001-2)	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00
Class C(2001-3)	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00
Class C(2001-4)	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00
Class C(2001-5)	\$150,000,000.00	\$150,000,000.00	\$150,000,000.00	\$150,000,000.00
Class C(2002-1)	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00
Class C(2002-2)	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00
Class C(2002-3)	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Class C(2002-4)	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00
Class C(2002-5)	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00
Class C(2002-6)	\$50,000,000.00	\$50,000,000.00	\$50,000,000.00	\$50,000,000.00
Class C(2002-7)	\$50,000,000.00	\$50,000,000.00	\$50,000,000.00	\$50,000,000.00
Class C(2003-1)	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Class C(2003-2)	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00
Class C(2003-3)	\$175,000,000.00	\$175,000,000.00	\$175,000,000.00	\$175,000,000.00
Class C(2003-4)	\$327,560,000.00	\$327,560,000.00	\$327,560,000.00	\$327,560,000.00
Class C(2003-5)	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00
Class C(2003-6)	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00
Class C(2003-7)	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00
Class C(2004-1)	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Class C(2004-2)	\$275,000,000.00	\$275,000,000.00	\$275,000,000.00	\$275,000,000.00

Class C(2003-7)	\$100,000,000.00	\$0.00	\$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	\$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	\$0.00	\$275,000,000.00
	\$3,727,560,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,727,560,000.00
Total:	\$40,242,415,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$40,242,415,000.00

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

K. Excess Available Funds and 3 Month Excess Available Funds:
Excess Available Funds 304,434,608.87

Is 3 Month Excess Available Funds Less Than 0 ? (Yes/No) NO

IN WITNESS WHEREOF, the undersigned has duly executed and delivered this Monthly Note

MBNA AMERICA BANK,

NATIONAL ASSOCIATION,

as Beneficiary of the MBNA Credit Card
Master Note Trust

and
as Servicer of the MBNA Master Credit
Card Trust II

Name: Marcie E. Copson-Hall
Title: Executive Vice President

C-1 MBNAseries