

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) February 15, 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.

February 15, 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 January 31, 2005, 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 January 31, 2005.

20.2 MBNASeries Schedule to the Noteholders' Statement for the month ended January 31, 2005.

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, 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 JANUARY 31, 2005

The information which is required to be prepared with respect to the Transfer Date of February 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 \$592,385,382.44

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 \$6,701,214,982.50

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 \$542,241,305.45

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 \$69,881,553,758.75

(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 January 1, 2005 through January 31, 2005 55.48%

(f) The Principal Investor Percentage with respect to the Monthly Period January 1, 2005 through January 31, 2005 55.48%

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:
\$1,109,759,821.78
1.56%

(b)
60 - 89 days:
\$826,761,470.74
1.16%

(c)
90 - 119 days:
\$623,368,897.41
0.87%

(d)
120 - 149 days:
\$561,667,789.82
0.79%

(e)
150 - or more days:
\$536,688,097.82
0.75%

Total:
\$3,658,246,077.57
5.13%

5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$178,396,322.43

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 8th day of February, 2005.

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servi 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 January 31, 2005

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 February 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	Actual Deposit to	Shortfall from	Interest Funding	Interest Funding
Interest Funding	Interest Funding	Interest Funding	earlier Monthly	sub-account Balance
sub-Account	sub-Account	for sub-Account	Periods prior to	Withdrawals*
	applicable Monthly	applicable Monthly		Earnings
	Period	Period		
Class A:				
Class A(2001-1)	\$4,791,666.67	\$4,791,666.67	\$0.00	\$4,791,666.67
Class A(2001-2)	\$1,061,666.67	\$1,061,666.67	\$0.00	\$1,061,666.67
Class A(2001-3)	\$2,154,444.44	\$2,154,444.44	\$0.00	\$2,154,444.44
Class A(2001-Emerald)	\$10,292,310.26	\$10,292,310.26	\$0.00	\$123,894,797.68
Class A(2001-5)	\$1,046,111.11	\$1,046,111.11	\$0.00	\$1,046,111.11
Class A(2002-1)	\$4,125,000.00	\$4,125,000.00	\$0.00	\$4,125,000.00
Class A(2002-2)	\$1,323,103.98	\$1,323,103.98	\$0.00	\$4,347,341.65
Class A(2002-3)	\$1,586,666.67	\$1,586,666.67	\$0.00	\$1,586,666.67
Class A(2002-4)	\$2,014,444.44	\$2,014,444.44	\$0.00	\$2,014,444.44
Class A(2002-5)	\$1,551,666.67	\$1,551,666.67	\$0.00	\$1,551,666.67
Class A(2002-6)	\$2,437,500.00	\$2,437,500.00	\$0.00	\$2,437,500.00
Class A(2002-7)	\$1,106,337.05	\$1,106,337.05	\$0.00	\$1,106,337.05
Class A(2002-8)	\$874,222.22	\$874,222.22	\$0.00	\$874,222.22
Class A(2002-9)	\$1,497,222.22	\$1,497,222.22	\$0.00	\$1,497,222.22
Class A(2002-10)	\$2,037,777.78	\$2,037,777.78	\$0.00	\$2,037,777.78
Class A(2002-11)	\$1,138,532.69	\$1,138,532.69	\$0.00	\$1,138,532.69
Class A(2002-12)	\$2,963,333.33	\$2,963,333.33	\$0.00	\$2,963,333.33
Class A(2002-13)	\$1,015,000.00	\$1,015,000.00	\$0.00	\$1,015,000.00
Class A(2003-1)	\$1,375,000.00	\$1,375,000.00	\$0.00	\$1,375,000.00
Class A(2003-2)	\$1,967,777.78	\$1,967,777.78	\$0.00	\$1,967,777.78
Class A(2003-3)	\$1,516,666.67	\$1,516,666.67	\$0.00	\$1,516,666.67
Class A(2003-4)	\$1,575,000.00	\$1,575,000.00	\$0.00	\$1,575,000.00
Class A(2003-5)	\$1,266,981.57	\$1,266,981.57	\$0.00	\$1,266,981.57
Class A(2003-6)	\$1,145,833.33	\$1,145,833.33	\$0.00	\$1,145,833.33
Class A(2003-7)	\$1,435,416.67	\$1,435,416.67	\$0.00	\$1,435,416.67
Class A(2003-8)	\$1,557,500.00	\$1,557,500.00	\$0.00	\$1,557,500.00
Class A(2003-9)	\$2,131,500.00	\$2,131,500.00	\$0.00	\$2,131,500.00
Class A(2003-10)	\$1,065,555.56	\$1,065,555.56	\$0.00	\$1,065,555.56
Class A(2003-11)	\$1,520,833.33	\$1,520,833.33	\$0.00	\$1,520,833.33
Class A(2003-12)	\$1,007,222.22	\$1,007,222.22	\$0.00	\$1,007,222.22
Class A(2004-2)	\$1,227,333.33	\$1,227,333.33	\$0.00	\$1,227,333.33
Class A(2004-1)	\$1,688,290.13	\$1,688,290.13	\$0.00	\$1,688,290.13
Class A(2004-3)	\$1,491,777.78	\$1,491,777.78	\$0.00	\$1,491,777.78
Class A(2004-4)	\$3,037,500.00	\$3,037,500.00	\$0.00	\$3,037,500.00
Class A(2004-5)	\$1,953,349.96	\$1,953,349.96	\$0.00	\$6,418,149.87
Class A(2004-6)	\$1,018,888.89	\$1,018,888.89	\$0.00	\$1,018,888.89
Class A(2004-7)	\$1,806,000.00	\$1,806,000.00	\$0.00	\$1,806,000.00
Class A(2004-8)	\$1,022,777.78	\$1,022,777.78	\$0.00	\$1,022,777.78
Class A(2004-9)	\$1,389,180.27	\$1,389,180.27	\$0.00	\$1,389,180.27
Class A(2004-10)	\$995,555.56	\$995,555.56	\$0.00	\$995,555.56
Class A Total:	\$76,212,947.03	\$76,212,947.03	\$0.00	\$197,304,472.03
Class B:				
Class B(2001-1)	\$555,138.89	\$555,138.89	\$0.00	\$555,138.89
Class B(2001-2)	\$552,222.22	\$552,222.22	\$0.00	\$552,222.22
Class B(2001-3)	\$347,666.67	\$347,666.67	\$0.00	\$347,666.67
Class B(2002-1)	\$1,072,916.67	\$1,072,916.67	\$0.00	\$1,072,916.67
Class B(2002-2)	\$556,111.11	\$556,111.11	\$0.00	\$556,111.11
Class B(2002-3)	\$560,000.00	\$560,000.00	\$0.00	\$560,000.00
Class B(2002-4)	\$463,555.56	\$463,555.56	\$0.00	\$463,555.56
Class B(2003-1)	\$454,222.22	\$454,222.22	\$0.00	\$454,222.22
Class B(2003-2)	\$446,444.44	\$446,444.44	\$0.00	\$446,444.44
Class B(2003-3)	\$444,111.11	\$444,111.11	\$0.00	\$444,111.11
Class B(2003-5)	\$332,500.00	\$332,500.00	\$0.00	\$332,500.00
Class B(2003-4)	\$829,476.92	\$829,476.92	\$0.00	\$1,836,698.89
Class B(2004-1)	\$1,297,916.67	\$1,297,916.67	\$0.00	\$1,297,916.67
Class B(2004-2)	\$334,833.33	\$334,833.33	\$0.00	\$334,833.33
Class B Total:	\$8,247,115.81	\$8,247,115.81	\$0.00	\$9,254,337.78
Class C:				
Class C(2001-1)	\$686,388.89	\$686,388.89	\$0.00	\$686,388.89
Class C(2001-2)	\$282,333.33	\$282,333.33	\$0.00	\$282,333.33
Class C(2001-3)	\$2,183,333.33	\$2,183,333.33	\$0.00	\$2,183,333.33
Class C(2001-4)	\$686,388.89	\$686,388.89	\$0.00	\$686,388.89
Class C(2001-5)	\$431,666.67	\$431,666.67	\$0.00	\$431,666.67
Class C(2002-1)	\$1,416,666.67	\$1,416,666.67	\$0.00	\$1,416,666.67
Class C(2002-2)	\$266,777.78	\$266,777.78	\$0.00	\$266,777.78
Class C(2002-3)	\$595,777.78	\$595,777.78	\$0.00	\$595,777.78
Class C(2002-4)	\$286,222.22	\$286,222.22	\$0.00	\$286,222.22
Class C(2002-5)	\$337,500.00	\$337,500.00	\$0.00	\$337,500.00
Class C(2002-6)	\$174,222.22	\$174,222.22	\$0.00	\$174,222.22
Class C(2002-7)	\$279,166.67	\$279,166.67	\$0.00	\$279,166.67
Class C(2003-1)	\$650,222.22	\$650,222.22	\$0.00	\$650,222.22
Class C(2003-2)	\$317,333.33	\$317,333.33	\$0.00	\$317,333.33
Class C(2003-3)	\$521,305.56	\$521,305.56	\$0.00	\$521,305.56
Class C(2003-4)	\$1,067,507.12	\$1,067,507.12	\$0.00	\$3,507,523.40
Class C(2003-5)	\$284,666.67	\$284,666.67	\$0.00	\$284,666.67
Class C(2003-6)	\$711,666.67	\$711,666.67	\$0.00	\$711,666.67
Class C(2003-7)	\$297,888.89	\$297,888.89	\$0.00	\$297,888.89
Class C(2004-1)	\$507,111.11	\$507,111.11	\$0.00	\$507,111.11
Class C(2004-2)	\$722,944.44	\$722,944.44	\$0.00	\$722,944.44
Class C Total:	\$12,707,090.46	\$12,707,090.46	\$0.00	\$15,147,106.74
Total:	\$97,167,153.30	\$97,167,153.30	\$0.00	\$221,705,916.55

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

B.

				Amount of interest to be paid on corresponding Interest Payment Date
CUSIP Interest Number	Payment Date	Interest Rate		
Class A				
Class A (2001-1)	55264TAC5	February 15, 2005	5.7500000%	\$4,791,666.67
Class A (2001-2)	55264TAE1	February 15, 2005	2.7300000%	\$1,061,666.67
Class A (2001-5)	55264TAM3	February 15, 2005	2.6900000%	\$1,046,111.11
Class A (2002-1)	55264TAQ4	February 15, 2005	4.9500000%	\$4,125,000.00
Class A (2002-2)	014467025	February 15, 2005	2.5925000%	\$4,347,341.65
Class A (2002-3)	55264TAT8	February 15, 2005	2.7200000%	\$1,586,666.67
Class A (2002-4)	55264TAU5	February 15, 2005	2.5900000%	\$2,014,444.44
Class A (2002-5)	55264TAV3	February 15, 2005	2.6600000%	\$1,551,666.67
Class A (2002-6)	55264TAZ4	February 15, 2005	3.9000000%	\$2,437,500.00
Class A (2002-10)	55264TBF7	February 15, 2005	2.6200000%	\$2,037,777.78
Class A (2002-12)	55264TBK6	February 15, 2005	2.5400000%	\$2,963,333.33
Class A (2002-13)	55264TBL4	February 15, 2005	2.6100000%	\$1,015,000.00
Class A (2003-1)	55264TBQ3	February 15, 2005	3.3000000%	\$1,375,000.00
Class A (2003-2)	55264TBR1	February 15, 2005	2.5300000%	\$1,967,777.78
Class A (2003-3)	55264TBS9	February 15, 2005	2.6000000%	\$1,516,666.67
Class A (2003-4)	55264TBT7	February 15, 2005	2.7000000%	\$1,575,000.00
Class A (2003-6)	55264TBV2	February 15, 2005	2.7500000%	\$1,145,833.33
Class A (2003-7)	55264TBY6	February 15, 2005	2.6500000%	\$1,435,416.67
Class A (2003-8)	55264TCA7	February 15, 2005	2.6700000%	\$1,557,500.00
Class A (2003-9)	55264TCC3	February 15, 2005	2.6100000%	\$2,131,500.00
Class A (2003-10)	55264TCF6	February 15, 2005	2.7400000%	\$1,065,555.56
Class A (2003-11)	55264TCH2	February 15, 2005	3.6500000%	\$1,520,833.33
Class A (2003-12)	55264TCJ8	February 15, 2005	2.5900000%	\$1,007,222.22
Class A (2004-2)	55264TCK5	February 15, 2005	2.6300000%	\$1,227,333.33
Class A (2004-3)	55264TCL3	February 15, 2005	2.7400000%	\$1,491,777.78
Class A (2004-4)	55264TCP4	February 15, 2005	2.7000000%	\$3,037,500.00
Class A (2004-5)	019227766	February 15, 2005	2.4737500%	\$6,418,149.87
Class A (2004-6)	55264TCQ2	February 15, 2005	2.6200000%	\$1,018,888.89
Class A (2004-7)	55264TCS8	February 15, 2005	2.5800000%	\$1,806,000.00
Class A (2004-8)	55264TCU3	February 15, 2005	2.6300000%	\$1,022,777.78
Class A (2004-9)	020110562	February 15, 2005	2.6540000%	\$1,389,180.27
Class A (2004-10)	55264TCV1	February 15, 2005	2.5600000%	\$995,555.56
Total Class A				\$63,683,644.03
Class B				
Class B (2001-1)	55264TAA9	February 15, 2005	2.8550000%	\$555,138.89
Class B (2001-2)	55264TAJ0	February 15, 2005	2.8400000%	\$552,222.22
Class B (2001-3)	55264TAP6	February 15, 2005	2.9800000%	\$347,666.67
Class B (2002-1)	55264TAR2	February 15, 2005	5.1500000%	\$1,072,916.67
Class B (2002-2)	55264TAX9	February 15, 2005	2.8600000%	\$556,111.11
Class B (2002-3)	55264TBC4	February 15, 2005	2.8800000%	\$560,000.00
Class B (2002-4)	55264TBG5	February 15, 2005	2.9800000%	\$463,555.56
Class B (2003-1)	55264TBP5	February 15, 2005	2.9200000%	\$454,222.22
Class B (2003-2)	55264TBW0	February 15, 2005	2.8700000%	\$446,444.44
Class B (2003-3)	55264TCE5	February 15, 2005	2.8550000%	\$444,111.11
Class B (2003-5)	55264TCE9	February 15, 2005	2.8500000%	\$332,500.00
Class B (2004-1)	55264TCN9	February 15, 2005	4.4500000%	\$1,297,916.67
Class B (2004-2)	55264TCF6	February 15, 2005	2.8700000%	\$334,833.33
Total Class B				\$7,417,638.89
Class C				
Class C (2001-1)	55264TAB7	February 15, 2005	3.5300000%	\$686,388.89
Class C (2001-2)	55264TAD3	February 15, 2005	3.6300000%	\$282,333.33
Class C (2001-3)	55264TAF8	February 15, 2005	6.5500000%	\$2,183,333.33
Class C (2001-4)	55264TAK7	February 15, 2005	3.5300000%	\$686,388.89
Class C (2001-5)	55264TAN1	February 15, 2005	3.7000000%	\$431,666.67
Class C (2002-1)	55264TAS0	February 15, 2005	6.8000000%	\$1,416,666.67
Class C (2002-2)	55264TAW1	February 15, 2005	3.4300000%	\$266,777.78
Class C (2002-3)	55264TAY7	February 15, 2005	3.8300000%	\$595,777.78
Class C (2002-4)	55264TBD2	February 15, 2005	3.6800000%	\$286,222.22
Class C (2002-5)	55264TBE0	February 15, 2005	4.0500000%	\$337,500.00
Class C (2002-6)	55264TBH3	February 15, 2005	4.4800000%	\$174,222.22
Class C (2002-7)	55264TBJ9	February 15, 2005	6.7000000%	\$279,166.67
Class C (2003-1)	55264TBM2	February 15, 2005	4.1800000%	\$650,222.22
Class C (2003-2)	55264TBN0	February 15, 2005	4.0800000%	\$317,333.33
Class C (2003-3)	55264TBU4	February 15, 2005	3.8300000%	\$521,305.56
Class C (2003-4)	016994588	February 15, 2005	4.1901000%	\$3,507,523.40
Class C (2003-5)	55264TBX8	February 15, 2005	3.6600000%	\$284,666.67
Class C (2003-6)	55264TBZ3	February 15, 2005	3.6600000%	\$711,666.67
Class C (2003-7)	55264TCG4	February 15, 2005	3.8300000%	\$297,888.89
Class C (2004-1)	55264TCM1	February 15, 2005	3.2600000%	\$507,111.11
Class C (2004-2)	55264TCR0	February 15, 2005	3.3800000%	\$722,944.44
Total Class C				15,147,106.74

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

C. 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	

NOTHING TO REPORT

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

Withdrawals for Withdrawals for Class C Reserve	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 Principal Funding	Actual Deposit to Principal Funding	Shortfall from earlier Monthly	Principal Funding sub-Account	Principal Funding sub-Account
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sub-Account applicable Monthly Period	for sub-Account applicable Monthly Period	Periods	Balance on Transfer Date	Earnings
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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 Principal Amount	Adjusted Outstanding	Nominal Liquidation
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NOTHING TO REPORT

G. 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
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Amount

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(2002-6)	\$50,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50,000,000.00
Class C(2002-7)	\$50,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50,000,000.00
Class C(2003-1)	\$200,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200,000,000.00
Class C(2003-2)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100,000,000.00
Class C(2003-3)	\$175,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$175,000,000.00
Class C(2003-4)	\$327,560,000.00	\$0.00	\$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	\$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	\$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	\$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