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) July 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. July 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 June 30, 2005, are included as Exhibits to this Report under Exhibit 20.

20.1 MBNASeries Noteholders' Statement for the month ended June 30, 2005.

20.2 MBNASeries Schedule to the Noteholders' Statement for the

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

Section 9 - Financial Statements and Exhibits

ITEM 9.01 (c). Exhibits.

20.2 MBNASeries Schedule to the Noteholders' Statement for the month ended June 30, 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: July 15, 2005

MBNA AMERICA BANK, NATIONAL ASSOCIATION, as Servicer

By: /s/Marcie Copson-Hall

Name: Marcie Copson-Hall Title: Executive Vice President

MONTHLY SERIES CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JUNE 30, 2005

The information which is required to be prepared with respect to the Transfer Date of July 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\$640,741,913.96
- 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\$6,853,911,349.59
- 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\$569,815,733.75
- 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\$66,974,311,125.55
- (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\$41,892,415,000.00
- (c) The Floating Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period\$41,892,415,000.00
- (d) The Principal Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period\$41,892,415,000.00
- (e) The Floating Investor Percentage with respect to the related Monthly Period
 June 1, 2005 through June 13, 200561.74%
 June 14, 2005 through June 21, 200562.50%
 June 22, 2005 through June 30, 200562.59%

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(f) The Principal Investor Percentage with respect to the Monthly Period
June 1, 2005 through June 13, 200561.74%
June 14, 2005 through June 21, 200562.50%
June 22, 2005 through June 30, 200562.59%
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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

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(a)
30 - 59 days:
$1,080,630,155.59
1.58%
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(b) 60 - 89 days: \$693,806,448.05 1.02%

(c) 90 - 119 days: \$529,437,779.64 0.78%

(d) 120 - 149 days: \$537,083,745.88 0.79%

(e) 150 - or more days: \$535,680,601.86 0.77%

Total: \$3,376,638,731.02 4.94% 5. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period\$195,736,196.16 6.Investor Servicing Fee (a) The amount of the Investor Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$69,241,525.00 (b) The amount of the Net Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$43,275,953.13 (c) The amount of the Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period\$25,965,571.87

IN WITNESS WHEREOF, the undersigned has duly executed this certificate this 8th day of July, 2005.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Serv Marcie Copson-Hall icer

Name: Marcie Copson-Hall Title: Executive Vice President

1

C-3

2001-D A-1

C-1 2001-D 2001-D A-1

MBNAseries
MBNA CREDIT CARD MASTER NOTE TRUST

MONTHLY PERIOD ENDING June 30, 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 July 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 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:						
Class A(2001-1)	\$4,791,666.67	\$4,791,666.67	\$0.00	\$4,791,666.67	\$0.00	
Class A(2001-2)	\$1,445,833.33				\$0.00	
Class A(2001-3)	\$2,708,858.34				\$14,311.20	
Class A(2001-Emerald) Class A(2001-5)	\$13,900,324.34 \$1,429,166.67	\$1,429,166.67	\$0.00	\$1,429,166.67		
Class A(2002-1)	\$4,125,000.00	\$4,125,000.00	\$0.00	\$4,125,000.00	\$0.00	
Class A(2002-2)	\$2,077,887.50	\$2,077,887.50	\$0.00	\$4,025,907.03	\$5,061.53	
Class A(2002-3)	\$2,162,500.00		\$0.00		\$0.00	
Class A(2002-4) Class A(2002-5)	\$2,775,000.00 \$2,125,000.00		\$0.00 \$0.00		\$0.00 \$0.00	
Class A(2002-7)	\$1,476,545.19		\$0.00		\$7,072.66	
Class A(2002-8)	\$1,096,876.67	\$1,096,876.67	\$0.00		\$5,794.98	
Class A(2002-9)	\$1,884,534.17	\$1,884,534.17	\$0.00	\$5,716,420.31	\$9,954.60	
Class A(2002-10)	\$2,800,000.00	\$2,800,000.00	\$0.00	\$2,800,000.00	\$0.00	
Class A(2002-11) Class A(2002-12)	\$1,510,502.89 \$4,100,000.00	\$1,510,502.89 \$4,100,000.00	\$0.00 \$0.00	\$4,295,492.59 \$4,100,000.00	\$7,235.94 \$0.00	
Class A(2002-13)	\$1,395,833.33	\$1,395,833.33	\$0.00		\$0.00	
Class A(2003-1)	\$1,400,833.33	\$1,400,833.33	\$0.00	\$1,400,833.33	\$0.00	
Class A(2003-2)	\$2,725,000.00	\$2,725,000.00			\$0.00	
Class A(2003-3)	\$2,087,500.00	\$2,087,500.00	\$0.00	\$2,087,500.00 \$2,150,000.00	\$0.00 \$0.00	
Class A(2003-4) Class A(2003-5)	\$2,150,000.00 \$1,681,877.59	\$2,150,000.00 \$1,681,877.59	\$0.00	\$4,782,839.42	\$8,028.99	
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)	\$2,131,250.00		\$0.00		\$0.00	
Class A(2003-9) Class A(2003-10)	\$2,931,250.00 \$1,450,000.00		\$0.00 \$0.00		\$0.00 \$0.00	
Class A(2003-10)	\$1,520,833.33	\$1,520,833.33			\$0.00	
Class A(2003-12)	\$1,387,500.00	\$1,387,500.00	\$0.00	\$1,387,500.00	\$0.00	
Class A(2004-2)	\$1,685,000.00	\$1,685,000.00	\$0.00	\$1,685,000.00	\$0.00	
Class A(2004-1)	\$2,250,652.04	\$2,250,652.04	\$0.00	\$6,400,291.72	\$10,746.66	
Class A(2004-3) Class A(2004-4)	\$2,030,000.00 \$3,618,000.00	\$2,030,000.00 \$3,618,000.00			\$0.00 \$0.00	
Class A(2004-4)	\$3,107,762.44			\$6,021,289.73		
Class A(2004-6)	\$1,400,000.00	\$1,400,000.00	\$0.00	\$1,400,000.00		
Class A(2004-7)	\$2,490,000.00	\$2,490,000.00			\$0.00	
Class A(2004-8)	\$1,404,166.67	\$1,404,166.67 \$2,030,305.88	\$0.00	\$1,404,166.67 \$2,030,305.88	\$0.00 \$0.00	
Class A(2004-9) Class A(2004-10)	\$2,030,305.88 \$1,375,000.00	\$1,375,000.00	\$0.00 \$0.00	\$1,375,000.00	\$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)	\$1,991,388.89	\$1,991,388.89	\$0.00	\$2,563,750.00	\$1,480.25	
Class A(2005-3)	\$2,118,333.33	\$2,118,333.33	\$0.00		\$0.00	
Class A Total: Class B:	\$101,978,432.60	\$101,978,432.60	\$0.00	\$240,612,762.95	\$362,691.82	
Class B(2001-1)	\$748,958.33	\$748,958.33	\$0.00	\$748,958.33	\$0.00	
Class B(2001-2)	\$745,833.33	\$745,833.33	\$0.00	\$745,833.33	\$0.00	
Class B(2001-3)	\$465,000.00	\$465,000.00	\$0.00	\$465,000.00	\$0.00	
Class B(2002-1)	\$1,072,916.67				\$0.00	
Class B(2002-2) Class B(2002-3)	\$750,000.00 \$754,166.67	\$750,000.00 \$754,166.67		\$750,000.00 \$754,166.67	\$0.00 \$0.00	
Class B(2002-4)	\$620,000.00			\$620,000.00	\$0.00	
Class B(2003-1)	\$610,000.00			\$610,000.00	\$0.00	
Class B(2003-2)	\$601,666.67	\$601,666.67	\$0.00	\$601,666.67	\$0.00	
Class B(2003-3)	\$599,166.67	\$599,166.67	\$0.00	\$599,166.67	\$0.00	
Class B(2003-5) Class B(2003-4)	\$448,750.00 \$1,219,006.84	\$448,750.00 \$1,219,006.84	\$0.00 \$0.00	\$448,750.00 \$1,219,006.84	\$0.00 \$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)	\$451,250.00	\$451,250.00	\$0.00	\$451,250.00	\$0.00	
Class B(2005-1)	\$111,562.50	\$111,562.50	\$0.00	\$111,562.50	\$0.00	
Class B Total: Class C:	\$10,496,194.35	\$10,496,194.35	\$0.00	\$10,496,194.35	\$0.00	
Class C(2001-1)	\$889,583.33	\$889,583.33	\$0.00	\$889,583.33	\$0.00	
Class C(2001-2)	\$364,166.67	\$364,166.67	\$0.00	\$364,166.67	\$0.00	
Class C(2001-3)	\$2,183,333.33	\$2,183,333.33		\$2,183,333.33	\$0.00	
Class C(2001-4)	\$889,583.33	\$889,583.33		\$889,583.33	\$0.00	
Class C(2001-5) Class C(2002-1)	\$555,000.00 \$1,416,666.67	\$555,000.00 \$1 416 666 67		\$555,000.00 \$1,416,666.67	\$0.00 \$0.00	
Class C(2002-2)	\$347,500.00	\$347,500.00		\$347,500.00	\$0.00	
Class C(2002-3)	\$761,666.67	\$761,666.67	\$0.00	\$761,666.67	\$0.00	
Class C(2002-4)	\$368,333.33	\$368,333.33	\$0.00	\$368,333.33	\$0.00	
Class C(2002-5)	\$337,500.00	\$337,500.00	\$0.00	\$337,500.00	\$0.00	
Class C(2002-6) Class C(2002-7)	\$217,500.00 \$279,166.67	\$217,500.00 \$279,166.67	\$0.00 \$0.00	\$217,500.00 \$279,166.67	\$0.00 \$0.00	
Class C(2003-1)	\$820,000.00	\$820,000.00	\$0.00	\$820,000.00	\$0.00	
Class C(2003-2)	\$401,666.67	\$401,666.67	\$0.00	\$401,666.67	\$0.00	
Class C(2003-3)	\$666,458.33	\$666,458.33	\$0.00	\$666,458.33	\$0.00	
Class C(2003-4) Class C(2003-5)	\$1,502,437.65	\$1,502,437.65	\$0.00		\$3,647.66	
Class C(2003-5) Class C(2003-6)	\$366,666.67 \$916,666.67	\$366,666.67 \$916,666.67	\$0.00 \$0.00	\$366,666.67 \$916,666.67	\$0.00 \$0.00	
Class C(2003-6) Class C(2003-7)	\$380,833.33	\$380,833.33	\$0.00		\$0.00	
Class C(2004-1)	\$666,666.67	\$666,666.67	\$0.00		\$0.00	
Class C(2004-2)	\$944,166.67	\$944,166.67		\$944,166.67	\$0.00	
Class C(2005-1)	\$549,296.87	\$549,296.87		\$549,296.87	\$0.00	
Class C Total: Total:				\$17,233,394.83 \$268,342,352.13		
	,_20,255,100.40	0,233,100.40	.0.00	,,_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		

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

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

Amount of interest to be
paid on corresponding
Interest Payment Date
CUSIP Interest Payment Date
Number

Interest Payment Date Interest Rate

Class A		July 15, 2005		
Class A(2001-1)	5526477.05	Tuly 15 2005	5 7500000%	\$4 791 666 67
Class A(2001-1)	55264TAC3	Tuly 15, 2005	3.75000000	\$1 445 833 33
Class A(2001-3)	55264TAG6	July 15, 2005	3.2506300%	\$8 216 870 28
Class A(2001-5)	55264TAM3	July 15, 2005	3 43000000	\$1 429 166 67
Class A(2002-1)	55264TA04	July 15, 2005	4.95000000%	\$4.125.000.00
Class A(2002-3)	55264TAT8	July 15, 2005	3.4600000%	\$2.162.500.00
Class A(2002-4)	55264TAU5	July 15, 2005	3.3300000%	\$2,775,000.00
Class A(2002-5)	55264TAV3	July 15, 2005	3.4000000%	\$2,125,000.00
Class A(2002-7)	015111453	July 15, 2005	3.3406000%	\$4,198,925,41
Class A(2002-8)	55264TBA8	July 15, 2005	3.2906300%	\$3,327,192,56
Class A(2002-9)	55264TBB6	July 15, 2005	3.2306300%	\$5,716,420.31
Class A(2002-10) Class A(2002-11)	55264TBF7	July 15, 2005	3.3600000%	\$2,800,000.00
Class A(2002-11)	015665394	July 15, 2005	3.4637500%	\$4,295,492.59
Class A(2002-12)	55264TBK6	July 15, 2005	3.2800000%	\$4,100,000.00
Class A(2002-13)	55264TBL4	July 15, 2005	3.3500000%	\$1,395,833.33
Class A(2003-1)	55264TBQ3	July 15, 2005	3.3000000%	\$1,375,000.00
Class A(2003-2)	55264TBR1	July 15, 2005	3.2700000%	\$2,725,000.00
Class A(2003-3)	55264TBS9	July 15, 2005	3.3400000%	\$2,087,500.00
Class A(2003-4)	55264TBT7	July 15, 2005	3.4400000%	\$2,150,000.00
Class A(2003-5)	016803677	July 15, 2005	3.4515000%	\$4,782,839.42
Class A(2003-6)	55264TBV2	July 15, 2005	2.7500000%	\$1,145,833.33
Class A(2003-7)	55264TBY6	July 15, 2005	2.6500000%	\$1,435,416.67
Class A(2003-7) Class A(2003-8)	55264TCA7	July 15, 2005	3.4100000%	\$2,131,250.00
Class A(2003-9)	55264TCC3	July 15, 2005	3.3500000%	\$2,931,250.00
Class A(2003-10)	55264TCF6	July 15, 2005	3.4800000%	\$1,450,000.00
Class A(2003-11)	55264TCH2	July 15, 2005	3.6500000%	\$1,520,833.33
Class A(2003-12)	55264TCJ8	July 15, 2005	3.3300000%	\$1,387,500.00
Class A(2004-2)	55264TCK5	July 15, 2005	3.3700000%	\$1,685,000.00
Class A(2004-1)	01890514	July 15, 2005	3.3636000%	\$6,400,291.72
Class A(2004-3)	55264TCL3	July 15, 2005	3.4800000%	\$2,030,000.00
Class A(2004-4)	55264TCP4	July 15, 2005	2.7000000%	\$3,037,500.00
Class A(2004-6)	55264TCQ2	July 15, 2005	3.3600000%	\$1,400,000.00
Class A(2004-7)	55264TCS8	July 15, 2005	3.3200000%	\$2,490,000.00
Class A(2004-8)	55264TCU3	July 15, 2005	3.3700000%	\$1,404,166.67
Class A(2004-9)	020110562	July 15, 2005	3.3940000%	\$2,030,305.88
Class A(2004-10)	55264TCV1	July 15, 2005	3.3000000%	\$1,375,000.00
Class A(2005-1)	55264TCW9	July 15, 2005	4.2000000%	\$2,625,000.00
Class A(2005-2)	55264TCX7	July 15, 2005	3.2384200%	\$2,563,750.00
Class A(2005-3)	55264TCZ2	July 15, 2005	4.1000000%	\$2,118,333.33
Total Class A				\$107,186,671.50
Class B				
Class B (2001-1) Class B (2001-2) Class B (2001-2) Class B (2001-3) Class B (2002-1) Class B (2002-2) Class B (2002-3) Class B (2002-4) Class B (2003-1) Class B (2003-2) Class B (2003-2) Class B (2003-5) Class B (2003-5) Class B (2003-5) Class B (2003-5)	55264TAA9	July 15, 2005	3.5950000%	\$748,958.33
Class B(2001-2)	55264TAJ0	July 15, 2005	3.5800000%	\$745,833.33
Class B(2001-3)	55264TAP6	July 15, 2005	3.7200000%	\$465,000.00
Class B(2002-1)	55264TAR2	July 15, 2005	5.1500000%	\$1,072,916.67
Class B(2002-2)	55264TAX9	July 15, 2005	3.6000000%	\$750,000.00
Class B(2002-3)	55264TBC4	July 15, 2005	3.6200000%	\$754,166.67
Class B(2002-4)	55264TBG5	July 15, 2005	3.7200000%	\$620,000.00
Class B(2003-1)	55264TBP5	July 15, 2005	3.6600000%	\$610,000.00
Class B(2003-2)	55264TBW0	July 15, 2005	3.6100000%	\$601,666.67
Class B(2003-3)	55264TCB5	July 15, 2005 July 15, 2005 July 15, 2005 July 15, 2005 July 15, 2005	3.5950000%	\$599,166.67
Class B(2003-5)	55264TCE9	July 15, 2005	3.5900000%	\$448,750.00
Class B(2004-1)	55264TCN9	July 15, 2005	4.4500000%	\$1,297,916.67
Class B(2004-2)	55264TCN9 55264TCT6	July 15, 2005	3.6100000%	\$451,250.00
Total Class B				\$9,165,625.01
Class C				
Class C(2001-1)	55264TAB7	July 15, 2005	4.2700000%	\$889,583.33
Class C(2001-2)	55264TAD3	July 15, 2005	4.3700000%	\$364,166.67
Class C(2001-3)	55264TAF8	July 15, 2005	6.5500000%	\$2,183,333.33
Class C(2001-4)	55264TAK7	July 15, 2005	4.2700000%	\$889,583.33
Class C(2001-5)	55264TAN1	July 15, 2005	4.4400000%	\$555,000.00
Class C(2002-1)	55264TAS0	July 15, 2005	6.8000000%	\$1,416,666.67
Class C(2002-2)	55264TAW1	July 15, 2005	4.1700000%	\$347,500.00
Class C(2002-3)	55264TAY7	July 15, 2005	4.5700000%	\$761,666.67
Class C(2002-4)	55264TBD2	July 15, 2005	4.4200000%	\$368,333.33
Class C(2002-5)	55264TBE0	July 15, 2005	4.0500000%	\$337,500.00
Class C(2002-6)	55264TBH3	July 15, 2005	5.2200000%	\$217,500.00
Class C(2002-7)	55264TBJ9	July 15, 2005	6.7000000%	\$279,166.67
Class C(2003-1)	55264TBM2	July 15, 2005	4.9200000%	\$820,000.00
Class C(2003-2)	55264TBN0	July 15, 2005	4.8200000%	\$401,666.67
Class C(2003-3)	55264TBU4	July 15, 2005	4.5700000%	\$666,458.33
Class C(2003-5)	55264TBX8	July 15, 2005	4.4000000%	\$366,666.67
Class C(2003-6)	55264TBZ3	July 15, 2005	4.4000000%	\$916,666.67
Class C(2003-7)	55264TCG4	July 15, 2005	4.5700000%	\$380,833.33
Class C(2004-1)	55264TCM1	July 15, 2005	4.0000000%	\$666,666.67
Class C(2004-2)	55264TCR0	July 15, 2005	4.1200000%	\$944,166.67
Total Class B Class C Class C (2001-1) Class C (2001-2) Class C (2001-3) Class C (2001-3) Class C (2001-4) Class C (2001-4) Class C (2002-1) Class C (2002-2) Class C (2002-2) Class C (2002-7) Class C (2003-1) Class C (2003-1) Class C (2003-1) Class C (2003-2) Class C (2003-7) Class C (2003-7) Class C (2003-7) Class C (2003-7) Class C (2003-1)	55264TCY5	July 15, 2005	3.5954000%	\$549,296.87
Total Class C				\$14,322,421.88

* 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:

Class C Reserve Class C Reserve sub-Account for sub-Account for applicable Monthly Period Monthly Period

Class C Reserve Class C Reserve sub-Account Balance on Transfer Date prior to withdrawals

NOTHING TO REPORT

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

Withdrawals for Interest Transfer Date after withdrawals

Principal

Withdrawals for Class C Reserve
Principal sub-Account Balance on

NOTHING TO REPORT

E. Targeted deposits to Principal Funding sub-Accounts:

Targeted Deposit to Principal Funding Sub-Account for Supplicable Monthly Period Principal Funding Sub-Account for Supplicable Monthly Period Period

Shortfall from earlier Monthly Periods Transfer Date

Principal Funding sub-Account Balance on

Principal Funding sub-Account Earnings

NOTHING TO REPORT

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

CUSIP Number Payment Date corresponding Principal Payment Date

Principal to be paid on

Amount of principal

Initial Dollar

Outstanding

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

Adjusted Outstanding Nominal Liquidation

	Initial Principa		Outstand			l Outstanding :1 Amount	Nominal Amount	Liquidation
	Amount	11 111104110	rrinorpo		rincipa	111104110	111100110	
Class A Class A(2001-1)		\$1,000,000,000.0	10	\$1,000,000,000.0	2	\$1,000,000,000.	20	\$1,000,000,000.00
Class A(2001-1)		\$500,000,000.00	10	\$500,000,000.00		\$500,000,000.00	0	\$500,000,000.00
Class A(2001-3)		\$1,000,000,000.0		\$1,000,000,000.0)	\$1,000,000,000.	0.0	\$1,000,000,000.00
Class A(2001-En		\$5,150,000,000.0	0	\$5,150,000,000.0		\$5,150,000,000.	0.0	\$5,150,000,000.00
Class A(2001-5)		\$500,000,000.00		\$500,000,000.00		\$500,000,000.00	0.0	\$500,000,000.00
Class A(2002-1) Class A(2002-2)		\$1,000,000,000.0 \$656,175,000.00	10	\$1,000,000,000.0 \$656,175,000.00	J	\$1,000,000,000. \$656,175,000.00	JU	\$1,000,000,000.00 \$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)		\$1,000,000,000.0	0	\$1,000,000,000.0		\$1,000,000,000.	0.0	\$1,000,000,000.00
Class A(2002-5) Class A(2002-7)		\$750,000,000.00 \$497,250,000.00		\$750,000,000.00 \$497,250,000.00		\$750,000,000.00 \$497,250,000.00		\$750,000,000.00 \$497,250,000.00
Class A(2002-7)		\$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))	\$1,000,000,000.0	0	\$1,000,000,000.0)	\$1,000,000,000.	0.0	\$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 Class A(2002-13		\$1,500,000,000.0 \$500,000,000.00	10	\$1,500,000,000.00		\$1,500,000,000. 500,000,000.00	10	\$1,500,000,000.00 \$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)		\$1,000,000,000.0	0	\$1,000,000,000.0		\$1,000,000,000.	0.0	\$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) Class A(2003-5)		\$750,000,000.00 \$548,200,000.00		\$750,000,000.00 \$548,200,000.00		\$750,000,000.00 \$548,200,000.00		\$750,000,000.00 \$548,200,000.00
Class A(2003-5)		\$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)		\$1,050,000,000.0	10	\$1,050,000,000.0		\$1,050,000,000.	00	\$1,050,000,000.00
Class A(2003-10 Class A(2003-11		\$500,000,000.00 \$500,000,000.00		\$500,000,000.00 \$500,000,000.00		\$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) Class A(2004-4)		\$700,000,000.00 \$1,350,000,000.0	10	\$700,000,000.00 \$1,350,000,000.0	1	\$700,000,000.00 \$1,350,000,000.	20	\$700,000,000.00 \$1,350,000,000.00
Class A(2004-5)		\$1,015,240,000.0		\$1,015,240,000.0		\$1,015,240,000.		\$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) Class A(2004-9)		\$500,000,000.00 \$672,980,000.00		\$500,000,000.00 \$672,980,000.00		\$500,000,000.00 \$672,980,000.00		\$500,000,000.00 \$672,980,000.00
Class A(2004-10		\$500,000,000.00		\$500,000,000.00		\$500,000,000.00		\$500,000,000.00
Class A(2005-1)		\$750,000,000.00		\$750,000,000.00		\$750,000,000.00		\$750,000,000.00
Class A(2005-2)		\$500,000,000.00		\$500,000,000.00		\$500,000,000.00		\$500,000,000.00
Class A(2005-3) Total Class A:		\$600,000,000.00 \$34,733,205,000.	0.0	\$600,000,000.00 \$34,733,205,000.		\$600,000,000.00 \$34,733,205,000	0.0	\$600,000,000.00 \$34,733,205,000.00
Class B		\$34,733,203,000.	00	\$34,733,203,000.	JU	\$34,733,203,000	.00	\$34,733,203,000.00
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) Class B(2002-1)		\$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		\$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) Class B(2003-2)		\$200,000,000.00 \$200,000,000.00		\$200,000,000.00 \$200,000,000.00		\$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(2003-5)		\$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) Class B(2004-2)		\$350,000,000.00 \$150,000,000.00		\$350,000,000.00 \$150,000,000.00		\$350,000,000.00 \$150,000,000.00		\$350,000,000.00 \$150,000,000.00
Class B(2004-2)		\$125,000,000.00		\$125,000,000.00		\$125,000,000.00		\$125,000,000.00
Total Class B:		\$3,306,650,000.0	0	\$3,306,650,000.0		\$3,306,650,000.	0.0	\$3,306,650,000.00
Class C								
Class C(2001-1) Class C(2001-2)		\$250,000,000.00 \$100,000,000.00		\$250,000,000.00 \$100,000,000.00		\$250,000,000.00 \$100,000,000.00		\$250,000,000.00 \$100,000,000.00
Class C(2001-2)		\$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) Class C(2002-2)		\$250,000,000.00 \$100,000,000.00		\$250,000,000.00 \$100,000,000.00		\$250,000,000.00 \$100,000,000.00		\$250,000,000.00 \$100,000,000.00
Class C(2002-2)		\$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) Class C(2002-7)		\$50,000,000.00		\$50,000,000.00 \$50,000,000.00		\$50,000,000.00		\$50,000,000.00
Class C(2002-7)		\$50,000,000.00 \$200,000,000.00		\$200,000,000.00		\$50,000,000.00 \$200,000,000.00		\$50,000,000.00 \$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) Class C(2003-5)		\$327,560,000.00 \$100,000,000.00		\$327,560,000.00 \$100,000,000.00		\$327,560,000.00 \$100,000,000.00		\$327,560,000.00 \$100,000,000.00
Class C(2003-5)		\$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) Class C(2005-1)		\$275,000,000.00 \$125,000,000.00		\$275,000,000.00 \$125,000,000.00		\$275,000,000.00 \$125,000,000.00		\$275,000,000.00 \$125,000,000.00
Total Class C:		\$3,852,560,000.0	10	\$3,852,560,000.0		\$3,852,560,000.	00	\$3,852,560,000.00
Total:		\$41,892,415,000.	00	\$41,892,415,000.	00	\$41,892,415,000		\$41,892,415,000.00

H. Class A Usage of Class B and Class C Subordinated Amounts:

Class A Usage of Class C
B Subordinated Amount Subordinated Amount for Usage of Class B
for this Monthly Period this Monthly Period Subordinated Amount Cumulative Class A Usage of Class C Subordinated Amount Cumulative Class A

NOTHING TO REPORT

I. Class B Usage of Class C Subordinated Amounts:

Class B Usage of Class C
Subordinated Amount for of Class C Subordinated
this Monthly Period Amount

NOTHING TO REPORT

J. Nominal Liquidation Amount for Tranches of Notes Outstanding:

Beginning Nominal Liquidation Amount * Principal for Discount Notes in respect of Prefunding Excess Amount

Increases from accretions on from the Principal Funding sub-Account sub-Account

Increases from amounts withdrawn Funds Amounts

Reimbursements from Available Available Principal Funding

Reductions due to reallocations of Charge-Offs

Reductions due to Investor in the Principal

Reductions due to amounts on deposit Amount

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Class A (2001-1) Class A(2001-2) Class A(2001-2) Class A(2001-Emerald)
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  Class A(2001-5)
Class A(2002-1)
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  Class A(2002-2)
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  Class A(2002-3)
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Class A(2002-4)
Class A(2002-5)
Class A(2002-5)
Class A(2002-7)
Class A(2002-8)
Class A(2002-9)
Class A(2002-10)
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 Class A(2002-11)
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  Class A(2002-12)
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  Class A(2003-5)
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  Class A(2003-6)
Class A(2003-7)
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Class A(2003-7)
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Class A(2003-11)
Class A(2003-12)
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  Class A(2004-2)
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$1,350,000,000.00
$1,015,240,000.00
$500,000,000.00
$900,000,000.00
  Class A(2004-1)
Class A(2004-3)
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$700,000,000.00
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Class (2003-6) $250,000,000.00
Class (2003-7) $100,000,000.00
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* The Beginning Nominal Liquidation Amount for Class A(2001-Emerald) is reported as of the end of the Monthly Period.

NO

K. Excess Available Funds and 3 Month Excess Available Funds: Excess Available Funds 292,349,997.74

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

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

MBNA AMERICA BANK,

NATIONAL ASSOCIATION,

as Beneficiary of the MBNA Credit Card Master Note Trust

as Servicer of the MBNA Master Credit Card Trust II

Name: Marcie Copson-Hall Title: Executive Vice President

C-1 MBNAseries