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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) October 17, 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 filingobligation 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))
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Section 8 - Other Events.
ITEM 8.01. Other Events.
October 17, 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 September 30, 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 September 30, 2005.
20.2 MBNASeries Schedule to the Noteholders' Statement for the
month ended

## 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: October 17, 2005

$$
\begin{aligned}
& \text { MBNA AMERICA BANK, NATIONAL ASSOCIATION, } \\
& \text { as Servicer } \\
& \text { By: /s/Marcie Copson-Hall } \\
& -\quad \text { Name: Marcie Copson-Hall } \\
& \text { Title: Executive Vice President }
\end{aligned}
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MONTHLY SERIES CERTIFICATEHOLDERS' STATEMENT
SERIES 2001-D
MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING SEPTEMBER 30, 2005

The information which is required to be prepared with respect to the Transfer Date of October 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 $\$ 668,017,148.45$

2. 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\$69,737,316,629.89
(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\$45,692,415,000.00
(c) The Floating Allocation Investor

Interest as of the end of the day on the
last day of the related Monthly
Period\$45,692,415,000.00
(d) The Principal Allocation Investor Interest
as of the end of the day on the last day
of the related Monthly
Period\$45,692,415,000.00
(e) The Floating Investor Percentage with respect
to the related Monthly Period
September 1, 2005 through September 21, $200563.67 \%$
September 22, 2005 through September 28, $200563.62 \%$
September 29, 2005 through September 30, $200565.07 \%$
(f) The Principal Investor Percentage with respect to the Monthly Period
September 1, 2005 through September 21, 200563.67\%
September 22, 2005 through September 28, 200563.62\%
September 29, 2005 through September 30, 200565.07\%
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:
\$1,162,016,661.44
1.64\%
(b)

60 - 89 days:
\$697,101,015.66
$0.98 \%$
(c)

90 - 119 days:
$\$ 569,110,075.92$
$0.80 \%$
(d)

120-149 days:
\$543,124,425.49
$0.76 \%$
(e)

150 - or more days:
\$533,104, 798. 50
$0.75 \%$

Total:
\$3,504,456,977.01
4.93\%
5. Investor Default Amount
(a) The Aggregate Investor Default Amount for the
related Monthly Period\$180,182,655.60
6.Investor Servicing Fee
(a) The amount of the Investor Servicing Fee payable by
the Trust to the Servicer for the
related Monthly Period\$74,423,469.44
(b) The amount of the Net Servicing Fee
payable by the Trust to the Servicer
for the related Monthly
Period\$46,514,668.40
(c) The amount of the Servicer Interchange
payable by the Trust to the Servicer
for the related Monthly
Period\$27,908,801.04

IN WITNESS WHEREOF, the undersigned has duly executed this certificate this 7 th day of October, 2005.

MBNA AMERICA BANK, NATIONAL ASSOCIATION,
Servicer Marcie E. Copson-Hall
Name: Marcie E. Copson-Hall
Title: Executive Vice President

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C-3
2001-D
A-1

C-1
2001-D
2001-D

EXHIBIT C
SCHEDULE TO MONTHLY NOTEHOLDERS' STATEMENT
MBNAseries
MBNa CREDII CARD MASTER NOTE TRUST

MONTHLY PERIOD ENDING September 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 "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 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, meplicable.

## The following computations are prepared with respect to the Transfer Date of October 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 | earlier Monthly | sub-account Balance | sub-Account |
| sub-Account for | sub-Account for | Periods | prior to Withdrawals* | Earnings |
| applicable Monthly | applicable Monthly |  |  |  |
| Period | 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) | \$1,785,835.56 | \$1,785,835.56 | \$0.00 | \$1,785,835.56 | \$0.00 |
| Class A (2001-3) | \$3,296,666.67 | \$3,296,666.67 | \$0.00 | \$9,683,958.33 | \$19,538.30 |
| Class A(2001-Emerald) | \$16,036,894.78 | \$16,036,894.78 | \$0.00 | \$119,668,038.24 | \$328,307.81 |
| Class A (2001-5) | \$1,768,057.78 | \$1,768,057.78 | \$0.00 | \$1,768,057.78 | \$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) | \$2,236,124.10 | \$2,236,124.10 | \$0.00 | \$4,695,860.61 | \$7,524.35 |
| Class A (2002-3) | \$2,672,086.67 | \$2,672,086.67 | \$0.00 | \$2,672,086.67 | \$0.00 |
| Class A (2002-4) | \$3,447,226.67 | \$3,447,226.67 | \$0.00 | \$3,447,226.67 | \$0.00 |
| Class A (2002-5) | \$2,632,086.67 | \$2,632,086.67 | \$0.00 | \$2,632,086.67 | \$0.00 |
| Class A (2002-7) | \$1,576,688.58 | \$1,576,688.58 | \$0.00 | \$4,835,178.33 | \$9,967.40 |
| Class A (2002-8) | \$1,332,888.89 | \$1,332,888.89 | \$0.00 | \$3,915,361.11 | \$7,899.50 |
| Class A (2002-9) | \$2,295, 222.22 | \$2,295,222.22 | \$0.00 | \$6,742,215.28 | \$13,603.00 |
| Class A (2002-10) | \$3,473,893.33 | \$3,473,893.33 | \$0.00 | \$3,473,893.33 | \$0.00 |
| Class A (2002-11) | \$1,605,950.48 | \$1,605,950.48 | \$0.00 | \$4,924,914.81 | \$10,153.45 |
| Class A (2002-12) | \$5,104,173.33 | \$5,104,173.33 | \$0.00 | \$5,104,173.33 | \$0.00 |
| Class A (2002-13) | \$1,732,502.22 | \$1,732,502.22 | \$0.00 | \$1,732,502.22 | \$0.00 |
| Class A (2003-1) | \$1,737,835.56 | \$1,737,835.56 | \$0.00 | \$1,737,835.56 | \$0.00 |
| Class A (2003-2) | \$3,393,893.33 | \$3,393,893.33 | \$0.00 | \$3,393,893.33 | \$0.00 |
| Class A (2003-3) | \$2,592,086.67 | \$2,592,086.67 | \$0.00 | \$2,592,086.67 | \$0.00 |
| Class A (2003-4) | \$2,658,753.33 | \$2,658,753.33 | \$0.00 | \$2,658,753.33 | \$0.00 |
| Class A (2003-5) | \$1,788,904.52 | \$1,788,904.52 | \$0.00 | \$5,485,973.84 | \$11,309.40 |
| 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) | \$2,638,753.33 | \$2,638,753.33 | \$0.00 | \$2,638,753.33 | \$0.00 |
| Class A (2003-9) | \$3,638,254.67 | \$3,638,254.67 | \$0.00 | \$3,638,254.67 | \$0.00 |
| Class A (2003-10) | \$1,790, 280.00 | \$1,790,280.00 | \$0.00 | \$1,790,280.00 | \$0.00 |
| Class A (2003-11) | \$1,707,168.89 | \$1,707,168.89 | \$0.00 | \$1,707,168.89 | \$0.00 |
| Class A (2003-12) | \$1,723,613.33 | \$1,723,613.33 | \$0.00 | \$1,723,613.33 | \$0.00 |
| Class A (2004-2) | \$2,089,669.33 | \$2,089,669.33 | \$0.00 | \$2,089,669.33 | \$0.00 |
| Class A (2004-1) | \$2,401,291.86 | \$2,401,291.86 | \$0.00 | \$7,363,961.69 | \$15,179.85 |
| Class A (2004-3) | \$2,506,392.00 | \$2,506,392.00 | \$0.00 | \$2,506,392.00 | \$0.00 |
| Class A (2004-4) | \$4,516,956.00 | \$4,516,956.00 | \$0.00 | \$4,516,956.00 | \$0.00 |
| Class A (2004-5) | \$3,359,285.33 | \$3,359,285.33 | \$0.00 | \$7,054,499.20 | \$11,303.30 |
| Class A (2004-6) | \$1,736,946.67 | \$1,736,946.67 | \$0.00 | \$1,736,946.67 | \$0.00 |
| Class A (2004-7) | \$3,094,504.00 | \$3,094,504.00 | \$0.00 | \$3,094,504.00 | \$0.00 |
| Class A (2004-8) | \$1,741,391.11 | \$1,741,391.11 | \$0.00 | \$1,741,391.11 | \$0.00 |
| Class A (2004-9) | \$2,211,513.23 | \$2,211,513.23 | \$0.00 | \$2,211,513.23 | \$0.00 |
| Class A (2004-10) | \$1,710,280.00 | \$1,710,280.00 | \$0.00 | \$1,710,280.00 | \$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) | \$1,710,280.00 | \$1,710,280.00 | \$0.00 | \$1,710,280.00 | \$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) | \$2,708,003.56 | \$2,708,003.56 | \$0.00 | \$2,708,003.56 | \$0.00 |
| Class A (2005-5) | \$5,024,173.33 | \$5,024,173.33 | \$0.00 | \$5,024,173.33 | \$0.00 |
| Class A (2005-6) | \$2,750,000.00 | \$2,750,000.00 | \$0.00 | \$3,125,000.00 | \$1,146.80 |
| Class A (2005-7) | \$238,888.89 | \$238,888.89 | \$0.00 | \$238,888.89 | \$0.00 |
| Class A Total: | \$128,638,333.56 | \$128,638,333.56 | \$0.00 | \$267, 453, 377.57 | \$435,933.16 |
| Class B: |  |  |  |  |  |
| Class B (2001-1) | \$920,695.56 | \$920,695.56 | \$0.00 | \$920,695.56 | \$0.00 |
| Class B (2001-2) | \$917,362.22 | \$917,362.22 | \$0.00 | \$917,362.22 | \$0.00 |
| Class B (2001-3) | \$569,084.00 | \$569,084.00 | \$0.00 | \$569,084.00 | \$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) | \$921,806.67 | \$921,806.67 | \$0.00 | \$921,806.67 | \$0.00 |
| Class B (2002-4) | \$758,778.67 | \$758,778.67 | \$0.00 | \$758,778.67 | \$0.00 |
| Class B (2003-1) | \$748,112.00 | \$748,112.00 | \$0.00 | \$748,112.00 | \$0.00 |
| Class B (2003-2) | \$739,223.11 | \$739,223.11 | \$0.00 | \$739,223.11 | \$0.00 |
| Class B (2003-3) | \$736,556.44 | \$736,556.44 | \$0.00 | \$736,556.44 | \$0.00 |
| Class B (2003-5) | \$551,750.67 | \$551,750.67 | \$0.00 | \$551,750.67 | \$0.00 |
| Class B (2003-4) | \$1,271,333.29 | \$1,271,333.29 | \$0.00 | \$1,271,333.29 | \$84,570.40 |
| Class B (2004-1) | \$1,302,662.67 | \$1,302,662.67 | \$0.00 | \$1,302,662.67 | \$0.00 |
| Class B (2004-2) | \$554,417.33 | \$554,417.33 | \$0.00 | \$554,417.33 | \$0.00 |
| Class B (2005-1) | \$450,903.33 | \$450,903.33 | \$0.00 | \$450,903.33 | \$0.00 |
| Class B (2005-2) | \$701,889.78 | \$701,889.78 | \$0.00 | \$701,889.78 | \$0.00 |
| Class B Total: | \$12,217,492.41 | \$12,217,492.41 | \$0.00 | \$12,217, 492.41 | \$84,570.40 |
| Class C: |  |  |  |  |  |
| Class C(2001-1) | \$1,070,695.56 | \$1,070,695.56 | \$0.00 | \$1,070,695.56 | \$0.00 |
| Class C(2001-2) | \$437,167.11 | \$437,167.11 | \$0.00 | \$437,167.11 | \$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) | \$1,070,695.56 | \$1,070,695.56 | \$0.00 | \$1,070,695.56 | \$0.00 |
| Class C (2001-5) | \$665,084.00 | \$665,084.00 | \$0.00 | \$665,084.00 | \$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) | \$419,389.33 | \$419,389.33 | \$0.00 | \$419,389.33 | \$0.00 |
| Class C(2002-3) | \$909,889.78 | \$909,889.78 | \$0.00 | \$909,889.78 | \$0.00 |
| Class C(2002-4) | \$441,611.56 | \$441,611.56 | \$0.00 | \$441,611.56 | \$0.00 |
| Class C(2002-6) | \$256,361.33 | \$256, 361.33 | \$0.00 | \$256,361.33 | \$0.00 |
| Class C(2002-7) | \$279,166.67 | \$279,166.67 | \$0.00 | \$279,166.67 | \$0.00 |
| Class C(2003-1) | \$972,112.00 | \$972,112.00 | \$0.00 | \$972,112.00 | \$0.00 |
| Class C(2003-2) | \$477,167.11 | \$477,167.11 | \$0.00 | \$477,167.11 | \$0.00 |
| Class C (2003-3) | \$796,153.56 | \$796,153.56 | \$0.00 | \$796,153.56 | \$0.00 |
| Class C (2003-4) | \$1,552,355.97 | \$1,552,355.97 | \$0.00 | \$3,259,947.54 | \$5,221.60 |
| Class C (2003-5) | \$439,833.78 | \$439,833.78 | \$0.00 | \$439,833.78 | \$0.00 |
| Class C(2003-6) | \$1,099,584.44 | \$1,099,584.44 | \$0.00 | \$1,099,584.44 | \$0.00 |
| Class C (2003-7) | \$454,944.89 | \$454,944.89 | \$0.00 | \$454,944.89 | \$0.00 |
| Class C(2004-1) | \$808,556.44 | \$808,556.44 | \$0.00 | \$808,556.44 | \$0.00 |
| Class C(2004-2) | \$1,141,098.44 | \$1,141,098.44 | \$0.00 | \$1,141,098.44 | \$0.00 |
| Class C(2005-1) | \$464,236.67 | \$464,236.67 | \$0.00 | \$464,236.67 | \$0.00 |
| Class C(2005-2) | \$156, 328.13 | \$156, 328.13 | \$0.00 | \$156, 328.13 | \$0.00 |
| Class C Total: | \$17,512,432.33 | \$17,512,432.33 | \$0.00 | \$19,220,023.90 | \$5,221.60 |
| Total: | \$158,368,258.30 | \$158,368,258.30 | \$0.00 | \$298,890, 893.88 | \$525,725.16 |

* 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:*

CUSIP Interest Payment Date Interest Rate

Class A
Class A (2001-1)
Class A (2001-2)
Class A(2001-2) Class A (2001-3)
Class A (2001-5) Class A (2002-1)
Class A (2002-3) Class A (2002-3)
Class A (2002-4) Class A (2002-4)
Class A (2002-5) Class A (2002-7)
Class A (2002-8) Class A (2002-9) Class A (2002-10)
Class A (2002-11) Class A (2002-11) Class A (2002-12)
Class A (2002-13) Class A (2002-13)
Class A (2003-1) Class A (2003-1)
Class A (2003-2) Class A(2003-2) Class A (2003-3)
Class A (2003-4)
Class A (2003-5) Class A (2003-5)
Class A (2003-6) Class A (2003-7) Class A (2003-8) Class A (2003-9) Class A ( $2003-10$ ) Class A (2003-11)
Class A $(2003-12)$ Class A (2004-2) Class A (2004-2)
Class A (2004-1) Class A A (2004-3) Class A (2004-4)
Class A $2004-6$ ) Class A (2004-7) Class A (2004-8)
Class A (2004-9) Class A (2004-9) Class A (2004-10)
Class A $2005-1$ ) Class A (2005-1)
Class A (2005-2) Class A (2005-2) Class A (2005-3) Class A (2005-5)
Class A (2005-6) Total Class A Class B
Class B (2001-1)
Class B (2001-2 Class B(2001-2)
Class $B(2001-3)$ Class B(2001-3) Class B(2002-1) Class B (2002-2)
Class B(2002-4) Class B (2002-4)
Class B (2003-1) Class B(2003-2)
Class B (2003-3) Class B (2003-5) Class B (2004-1) Class B(2004-2)
Class B(2005-1) Class B (2005-1)
Class B(2005-2) 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 (2001-5) Class C(2002-1) Class C (2002-2)
Class C (2002-3) Class C (2002-4) Class C (2002-4)
Class $(2002-6)$ Class C (2002-7) Class C (2003-1) Class C (2003-2) Class C (2003-3)
Class C (2003-5) Class C(2003-5) Class C(2003-6) Class C (2003-7)
Class C (2004-1) Class C(2004-1) Total Class C



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October 17, 2005 | October 17, 2005 |
| :--- | :--- |
| October 17, 2005 | October 17, 2005

October 17, 2005 October 17, 2005 October 17, 2005
October 17, 2005 $\begin{array}{ll}3.7087500 \% & \$ 9,683,958.33 \\ 3.9781300 \% & \$ 1,768,057.78\end{array}$ $\begin{array}{ll}3.9781300 \% & \$ 1,768,057.78 \\ 4.950000 \% & \$ 4,125,000.00\end{array}$ $4.0081300 \% \quad \$ 2,672,086.67$ $\begin{array}{ll}3.8781300 \% & \$ 3,447,226.67 \\ 3.9481300 \% & \$ 2,632,086.67\end{array}$ $\begin{array}{ll}3.9481300 \% & \$ 2,632,086.6 \\ 3.8049800 \% & \$ 4,835,178.33\end{array}$ $\begin{array}{ll}3.8049800 \% & \$ 4,835,178.33 \\ 3.7487500 \% & \$ 3,915,361.11\end{array}$ $\begin{array}{ll}3.7487500 \% & \$ 3,915,361.11 \\ 3.6887500 \% & \$ 6,742,215.28\end{array}$ $3.9081300 \% \quad \$ 3,473,893.33$ $3.9281300 \% \quad \$ 4,924,914.81$ $\begin{aligned} & 3.8281300 \% \\ & 3.8981300 \%\end{aligned} \quad \$ 5,104,173.33$ $\begin{array}{ll}3.8981300 \% & \$ 1,732,502.22 \\ 3.300000 \% & \$ 1,375,000.00\end{array}$ $\begin{array}{ll}3.3000000 \% & \$ 1,375,000.00 \\ 3.8181300 \% & \$ 3,393,893.33\end{array}$ $3.8881300 \% \quad \$ 2,592,086.67$ \$2,658,753.33 $\begin{array}{ll}3.9158800 \% & \$ 5,485,973.8 \\ 2.750000 \% & \$ 1,145,833.33\end{array}$ $\begin{array}{ll}2.6500000 \% & \$ 1,435,416.67 \\ 3.9581300 \% & \$ 2,638,753.33\end{array}$ $\begin{array}{ll}3.9581300 \% & \$ 2,638,753.33 \\ 3.8981300 \% & \$ 3,638,254.67\end{array}$ $\begin{array}{ll}3.0281300 \% & \$ 1,790,280.00 \\ 3.650000 \% & \$ 1,520.833\end{array}$ $\begin{array}{ll}3.6500000 \% & \$ 1,520,833.33 \\ 3.8781300 \% & \$ 1,723,613.33\end{array}$ $3.9181300 \% \quad \$ 1,723,613.33$ $\begin{array}{lr}3.8279800 \% & \$ 2,089,669.33 \\ 4.0281300 \% & \$ 2,563,961.69\end{array}$

$\begin{array}{ll}2.7000000 \% & \$ 3,037,500.00 \\ 3.9081300 \% & \$ 1,736,946.67\end{array}$
$3.8681300 \% \quad \$ 3,094,504.00$
$3.9181300 \% \quad \$ 3,094,504.00$
$\begin{array}{ll}3.9181300 \% & \$ 1,741,391.11 \\ 3.9433800 \% & \$ 2,211,513.23 \\ 3.8481300 \% & \$ 1,710,280.00 \\ 4.2000000 \% & \$ 2,625,000.00\end{array}$
$\begin{array}{ll}4.2000000 \% & \$ 2,625,000.00 \\ 3.8481300 \% & \$ 1,710,280.00\end{array}$
$\$ 1,710,280.00$
$\$ 2,050,000.00$
$\$ 2,708,003.56$
$\$ 2,708,003.56$
$\$ 5,024,173.33$
$\$ 3,125,000.00$
$\$ 133,767,463.51$
$\$ 920,695.56$
$\$ 917,362.22$
$\$ 569,084.00$
$\$ 1,072,916.67$
$\$ 921,806.67$
$\$ 921,806.6$
$\$ 758,778.6$
$\$ 758,778.67$
$\$ 748,112.00$
$\$ 739,223.11$
$\$ 736,556.44$
\$551,750.67
\$1,297,916.67
$\$ 1,29,916.6$
$\$ 54,417.33$
$\$ 450,903.33$
$\$ 701,889.78$
$\$ 10,941,413.12$
$\$ 1,070,695.56$
$\$ 437,167.11$
$\$ 437,167.11$
$\$ 2,183,333.33$
$\$ 1,070,695.56$
$\$ 665,084.00$
$\$ 665,084.00$
\$419, 389.33
\$909,889.78
$\$ 441,611.56$
$\$ 256,361.33$
$\$ 279,166.67$
$\$ 279,166.67$
$\$ 972,112.00$
$\$ 477,167.11$
$\$ 796,153.56$
$\$ 796,153.56$
439, 833.78
$\$ 1,099,584.44$
$\$ 454,944.89$
$\$ 808,556.44$
\$808,556.44
$\$ 1,141,098.44$
$\$ 464,236.67$
$\$ 15,803,748.23$

* 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 | Actual Deposit to | Class C Reserve | Class C Reserve |  |
| Class C Reserve | Class C Reserve | sub-Account Balance on sub-Account |  |  |
| sub-Account for | sub-Acount for | Transfer Date prior to Earnings |  |  |
| applicable Monthly | applicable | Mithdrawals |  |  |
| Period | Monthly Period |  |  |  |

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 |  |  |
| withdrawals |  |  |

nothing to report
E. Targeted deposits to Principal Funding sub-Accounts:

| Targeted Deposit to | Actual Deposit to | Shortfall from | Principal Funding | Principal Funding |
| :--- | :--- | :--- | :--- | :--- |
| Principal Funding | Principal Funding | earlier Monthly | sub-Account | sub-Account |
| sub-Account for | sub-Account for | Periods | Balance on | Earnings |
| applicable Monthly | applicable Monthly | Transfer Date |  |  |
| Period | Period |  |  |  |

NOTHING TO REPORT
F. Principal to be paid on the corresponding Principal Payment Date:

| CUSIP Number | Principal | Amount of principal |
| :--- | :--- | :--- |
| Payment Date | to be paid on |  |
| corresponding |  |  |
| Principal Payment |  |  |
| Date |  |  |


|  |  | Initial Dollar Principal Amount Amount | Outstanding <br> Principal | Adjusted Outstanding Principal Amount | Nominal Liquidation 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) | \$5,150,000,000.00 | \$5,150,000,000.00 | \$5,150,000,000.00 | \$5,150,000,000.00 |
| 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 (2002-7) | \$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 |
| 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) | \$600,000,000.00 | \$600,000,000.00 | \$600,000,000.00 | \$600,000,000.00 |
| Class | A (2005-4) | \$800,000,000.00 | \$800,000,000.00 | \$800,000,000.00 | \$800,000,000.00 |
| Class | A (2005-5) | \$1,500,000,000.00 | \$1,500,000,000.00 | \$1,500,000,000.00 | \$1,500,000,000.00 |
| Class | A (2005-6) | \$500,000,000.00 | \$500,000,000.00 | \$500,000,000.00 | \$500,000,000.00 |
| Class | A (2005-7) | \$1,000,000,000.00 | \$1,000,000,000.00 | \$1,000,000,000.00 | \$1,000,000,000.00 |
| Total | Class A: | \$38,533, 205,000.00 | \$38,533, 205,000.00 | \$38,533, 205,000.00 | \$38,533, 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 (2002-4) | \$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 |
| Class | B (2005-1) | \$125,000,000.00 | \$125,000,000.00 | \$125,000,000.00 | \$125,000,000.00 |
| Class | B (2005-2) | \$200,000,000.00 | \$200,000,000.00 | \$200,000,000.00 | \$200,000,000.00 |
| Total | Class B: | \$3,256,650,000.00 | \$3,256,650,000.00 | \$3,256,650,000.00 | \$3,256,650,000.00 |
| 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 (2002-6) | \$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 (2005-1) | \$125,000,000.00 | \$125,000,000.00 | \$125,000,000.00 | \$125,000,000.00 |
| Class | C (2005-2) | \$150,000,000.00 | \$150,000,000.00 | \$150,000,000.00 | \$150,000,000.00 |
| Total | Class C: | \$3,902,560,000.00 | \$3,902,560,000.00 | \$3,902,560,000.00 | \$3,902,560,000.00 |
| Total: |  | \$45,692,415,000.00 | \$45,692,415,000.00 | \$45,692, 415,000.00 | \$45,692,415,000.00 |

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

Class A Usage of Class Class A Usage of Class C $\begin{array}{ll}\text { B Subordinated Amount } & \text { Subordinated Amount for } \\ \text { for this Monthly Period } & \text { this Monthly Period }\end{array}$

Cumulative Class
Usage of Class B
Cumulative Class A Usage of Class C

NOTHING TO REPORT
I. Class B Usage of Class C Subordinated Amounts:

Class B Usage of Class C Subordinated Amount for

Cumulative Class B Usage
of Class C Subordinated
Amount

NOTHING TO REPORT
J. Nominal Liquidation Amount for Tranches of Notes Outstanding:

| Beginning Nominal | Increases from | Increases from | Reimbursements | Reductions due to | Reductions due to |
| :--- | :--- | :--- | :--- | :--- | :---: |
| Liquidation Amount | Reductions due to |  |  |  |  |
| Principal for |  |  |  |  |  |

Class A
Class A

| Class | A |
| :---: | :---: |
| Class A | A (2001-1) |
| Class A | A (2001-2) |
| Class A | A (2001-3) |
| Class A | A (2001-Emerald) |
| Class | A (2001-5) |
| Class A | A (2002-1) |
| Class A | A (2002-2) |
| Class A | A (2002-3) |
| Class A | A (2002-4) |
| Class A | A (2002-5) |
| Class A | A (2002-7) |
| Class A | A (2002-8) |
| Class A | A (2002-9) |
| Class A | A (2002-10) |
| Class A | A (2002-11) |
| Class A | A (2002-12) |
| Class A | A (2002-13) |
| Class A | A (2003-1) |
| Class A | A (2003-2) |
| Class A | A (2003-3) |
| Class A | A (2003-4) |
| Class A | A (2003-5) |
| Class A | A (2003-6) |
| Class A | A (2003-7) |
| Class A | A (2003-8) |
| Class A | A (2003-9) |
| Class A | A (2003-10) |
| Class A | A (2003-11) |
| Class A | A (2003-12) |
| Class A | A (2004-2) |
| Class A | A (2004-1) |
| Class A | A (2004-3) |
| Class A | A (2004-4) |
| Class A | A (2004-5) |
| Class A | A (2004-6) |
| Class A | A (2004-7) |
| Class A | A (2004-8) |
| Class A | A (2004-9) |
| Class A | A (2004-10) |
| Class A | A (2005-1) |
| Class A | A (2005-2) |
| Class A | A (2005-3) |
| Class A | A (2005-4) |
| Class A | A (2005-5) |
| Class A | A (2005-6) |
| Class A | A (2005-7) |

Class B
Class B(2001-1)
Class B (2001-2)
Class B(2001-3)
Class B(2001-3)
Class B(2002-1)
Class B (2002-2)
Class B(2002-4)
Class B(2003-1)
Class B(2003-2)
Class B (2003-3)
Class B (2003-5)
Class B (2003-4)
Class B (2003-4)
Class B(2004-1)
Class B (2004-2)
Class B(2005-1)
Class B (2005-2)

Class C
Class C (2001-1)
Class C (2001-2
Class C(2001-3)
Class C(2001-4)
Class C (2001-
Class C $(2002-1)$
Class C(2002-2)
Class C (2002-3)
Class C (2002-4)
Class C (2002-6)
Class C(2002-7)
Class C(2003-1)
Class C (2003-2)
Class C (2003-3)
Class C (2003-3)
Class C (2003-4) Class C (2003-4)
Class C (2003-5)
Class C (2003-6) Class C(2003-7)
Class C(2004-1)
Class C(2004-2)
Class C (2005-1)
?

| \$1,000,000,000.00 | \$0.00 |
| :---: | :---: |
| \$500,000,000.00 | \$0.00 |
| \$1,000,000,000.00 | \$0.00 |
| \$5,150,000,000.00 | \$0.00 |
| \$500,000,000.00 | \$0.00 |
| \$1,000,000,000.00 | \$0.00 |
| \$656,175,000.00 | \$0.00 |
| \$750,000,000.00 | \$0.00 |
| \$1,000,000,000.00 | \$0.00 |
| \$750,000,000.00 | \$0.00 |
| \$497, 250,000.00 | \$0.00 |
| \$400,000,000.00 | \$0.00 |
| \$700,000,000.00 | \$0.00 |
| \$1,000,000,000.00 | \$0.00 |
| \$490,600,000.00 | \$0.00 |
| \$1,500,000,000.00 | \$0.00 |
| \$500,000,000.00 | \$0.00 |
| \$500,000,000.00 | \$0.00 |
| \$1,000,000,000.00 | \$0.00 |
| \$750,000,000.00 | \$0.00 |
| \$750,000,000.00 | \$0.00 |
| \$548,200,000.00 | \$0.00 |
| \$500,000,000.00 | \$0.00 |
| \$650,000,000.00 | \$0.00 |
| \$750,000,000.00 | \$0.00 |
| \$1,050,000,000.00 | \$0.00 |
| \$500,000,000.00 | \$0.00 |
| \$500,000,000.00 | \$0.00 |
| \$500,000,000.00 | \$0.00 |
| \$600,000,000.00 | \$0.00 |
| \$752,760,000.00 | \$0.00 |
| \$700,000,000.00 | \$0.00 |
| \$1,350,000,000.00 | \$0.00 |
| \$1,015, 240,000.00 | \$0.00 |
| \$500,000,000.00 | \$0.00 |
| \$900,000,000.00 | \$0.00 |
| \$500,000,000.00 | \$0.00 |
| \$672,980,000.00 | \$0.00 |
| \$500,000,000.00 | \$0.00 |
| \$750,000,000.00 | \$0.00 |
| \$500,000,000.00 | \$0.00 |
| \$600,000,000.00 | \$0.00 |
| \$800,000,000.00 | \$0.00 |
| \$1,500,000,000.00 | \$0.00 |
| \$500,000,000.00 | \$0.00 |
| \$1,000,000,000.00 | \$0.00 |
| \$38,533,205,000.00 | \$0.00 |
| \$250,000,000.00 | \$0.00 |
| \$250,000,000.00 | \$0.00 |
| \$150,000,000.00 | \$0.00 |
| \$250,000,000.00 | \$0.00 |
| \$250,000,000.00 | \$0.00 |
| \$200,000,000.00 | \$0.00 |
| \$200,000,000.00 | \$0.00 |
| \$200,000,000.00 | \$0.00 |
| \$200,000,000.00 | \$0.00 |
| \$150,000,000.00 | \$0.00 |
| \$331,650,000.00 | \$0.00 |
| \$350,000,000.00 | \$0.00 |
| \$150,000,000.00 | \$0.00 |
| \$125,000,000.00 | \$0.00 |
| \$200,000,000.00 | \$0.00 |
| \$3,256,650,000.00 | \$0.00 |
| \$250,000,000.00 | \$0.00 |
| \$100,000,000.00 | \$0.00 |
| \$400,000,000.00 | \$0.00 |
| \$250,000,000.00 | \$0.00 |
| \$150,000,000.00 | \$0.00 |
| \$250,000,000.00 | \$0.00 |
| \$100,000,000.00 | \$0.00 |
| \$200,000,000.00 | \$0.00 |
| \$100,000,000.00 | \$0.00 |
| \$50,000,000.00 | \$0.00 |
| \$50,000,000.00 | \$0.00 |
| \$200,000,000.00 | \$0.00 |
| \$100,000,000.00 | \$0.00 |
| \$175,000,000.00 | \$0.00 |
| \$327,560,000.00 | \$0.00 |
| \$100,000,000.00 | \$0.00 |
| \$250,000,000.00 | \$0.00 |
| \$100,000,000.00 | \$0.00 |
| \$200,000,000.00 | \$0.00 |
| \$275,000,000.00 | \$0.00 |
| \$125,000,000.00 | \$0.00 |
| \$150,000,000.00 | \$0.00 |
| \$3,902,560,000.00 | \$0.00 |
| \$45,692,415,000.00 | \$0.00 |





* 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 $286,357,917.32$
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
Servicer of the MBNA Master Credit
Card Trust II

Name: Marcie Copson-Hall
itle: Executive Vice President

