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) November 29, 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))

Section 8 - Other Events.

ITEM 8.01. Other Events.

Exchange Act (17 CFR 240.13e-4(c))

On November 29, 2005, MBNA America Bank, National Association (the "Seller") conveyed to the MBNA Master Credit Card Trust II (the "Trust") all of the receivables (the "Receivables") in certain additional credit card accounts (the "Additional Accounts") of the Seller pursuant to an Assignment No. 45 of Receivables in Additional Accounts dated as of November 29, 2005, (the "Assignment"). The principal amount of the Receivables in the Additional Accounts on November 29, 2005, was \$1,651,452,545.16. The Seller conveyed the Receivables in the Additional Accounts to the Trust pursuant to subsection 2.06(b) of the Pooling and Servicing Agreement.

[] Pre-commencement communications pursuant to Rule 13e-4(c) under the

December 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 November 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 November 30, 2005.
- 20.2 MBNASeries Schedule to the Noteholders' Statement for the month ended November 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: December 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 NOVEMBER 30, 2005

The information which is required to be prepared with respect to the Transfer Date of December 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\$690,573,505.89
- 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\$7,187,141,769.66
- 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\$617,101,129.93
- 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\$71,117,209,769.80
- (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\$47,993,377,500.00
- (c) The Floating Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period\$47,993,377,500.00
- (d) The Principal Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period\$47,993,377,500.00
- (e) The Floating Investor Percentage with respect to the related Monthly Period
 November 1, 2005 through November 1, 200566.76%
 November 2, 2005 through November 8, 200566.96%
 November 9, 2005 through November 16, 200567.39%
 November 17, 2005 through November 28, 200568.63%

```
November 29, 2005 through November 30, 200567.36%
```

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

November 1, 2005 through November 1, 200566.76%

November 2, 2005 through November 8, 200566.96%

November 9, 2005 through November 16, 200567.39%

November 17, 2005 through November 28, 200568.63%

November 29, 2005 through November 30, 200567.36%

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: \$1,163,361,328.87 1.61%

(b) 60 - 89 days: \$720,396,339.39 1.00%

(c) 90 - 119 days: \$579,903,694.79 0.80%

(d) 120 - 149 days: \$518,812,601.49 0.72%

(e) 150 - or more days: \$521,057,439.57 0.71%

Total: \$3,503,531,404.11
4.84%
5.Investor Default Amount
(a)The Aggregate Investor Default Amount for the related Monthly Period\$218,984,222.96
6.Investor Servicing Fee
(a)The amount of the Investor Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$78,402,423.61
(b)The amount of the Net Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$78,402,423.61
(c)The amount of the Servicer for the related Monthly Period\$49,001,514.76
(c)The amount of the Servicer Interchange

payable by the Trust to the Servicer for the related Monthly Period\$29,400,908.85

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

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

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

1

C-4

2001-D A-1

C-1 2001-D 2001-D A-1 EXHIBIT C SCHEDULE TO MONTHLY NOTEHOLDERS' STATEMENT

MBNAseries
MBNA CREDIT CARD MASTER NOTE TRUST

MONTHLY PERIOD ENDING November 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 December 14, 2005 and with respect to the performance of the Trust during the related Monthly Period.

A. Targeted deposits to Interest Funding sub-Accounts:

	Interest Funding Interest sub-Account for sub-Accou		ual Deposit to erest Funding -Account for licable Monthly iod	ear:	rtfall from lier Monthly lods	Interest Funding sub-account Balance prior to Withdrawals*	Interest Funding sub-Account Earnings	
Class A: Class A(200	11-11	\$4,791,666.67	\$4,791,666.67	\$0.00	\$4,791,666.67	\$0.00		
Class A(200			\$1,818,750.00		\$1,818,750.00	\$0.00		
Class A(200		\$3,550,000.00	\$3,550,000.00		\$6,981,666.67	\$11,447.97		
Class A(200 Class A(200			\$21,106,280.02 \$1,802,083.33		\$136,094,585.28 \$1,802,083.33	\$406,084.53 \$0.00		
Class A(200		\$4,125,000.00	\$4,125,000.00		\$4,125,000.00	\$0.00		
Class A(200		\$2,707,815.50	\$2,707,815.50	\$0.00	\$2,707,815.50	\$0.00		
Class A(200 Class A(200		\$2,721,875.00	\$2,721,875.00 \$3,520,833.33		\$2,721,875.00 \$3,520,833.33	\$0.00 \$0.00		
Class A(200			\$2,684,375.00		\$2,684,375.00	\$0.00		
Class A(200	2-7)	\$1,926,280.20	\$1,926,280.20	\$0.00	\$3,671,971.63	\$5,822.08		
Class A(200 Class A(200			\$1,433,333.33 \$2,473,333.33		\$2,818,888.89 \$4,864,222.22	\$4,621.75 \$7,973.35		
Class A(200		\$3,545,833.33	\$3,545,833.33		\$3,545,833.33	\$0.00		
Class A(200		\$1,954,223.33	\$1,954,223.33	\$0.00	\$3,725,238.23	\$5,905.20		
Class A(200	12-13)	\$1,768,750.00 \$1,773,750.00	\$1,768,750.00 \$1,773,750.00	\$0.00 \$0.00	\$1,768,750.00 \$1,773,750.00	\$0.00 \$0.00		
Class A(200 Class A(200		\$3,470,833.33	\$3,470,833.33		\$3,470,833.33	\$0.00		
Class A(200	3-3)	\$2,646,875.00	\$2,646,875.00	\$0.00	\$2,646,875.00	\$0.00		
Class A(200		\$2,709,375.00	\$2,709,375.00		\$2,709,375.00	\$0.00 \$6,583.50		
Class A(200 Class A(200		\$2,177,694.04 \$1,145,833.33	\$2,177,694.04 \$1,145,833.33		\$4,151,229.27 \$1,145,833.33	\$0.00		
Class A(200	3-7)	\$1,435,416.67	\$1,435,416.67	\$0.00	\$1,435,416.67	\$0.00		
Class A(200		\$2,690,625.00	\$2,690,625.00		\$2,690,625.00	\$0.00 \$0.00		
Class A(200 Class A(200			\$3,714,375.00 \$1,822,916.67		\$3,714,375.00 \$1,822,916.67	\$0.00		
Class A(200	3-11)	\$1,745,000.00	\$1,745,000.00		\$1,745,000.00	\$0.00		
Class A(200 Class A(200			\$1,760,416.67		\$1,760,416.67	\$0.00 \$0.00		
Class A(200		\$2,132,500.00 \$2,931,481.63	\$2,132,500.00 \$2,931,481.63		\$2,132,500.00 \$5,588,136.86	\$8,861.13		
Class A(200	4-3)	\$2,552,083.33	\$2,552,083.33	\$0.00	\$2,552,083.33	\$0.00		
Class A(200		\$4,624,875.00	\$4,624,875.00 \$4,082,392.84	\$0.00	\$4,624,875.00	\$0.00 \$0.00		
Class A(200 Class A(200		\$4,082,392.84 \$1,772,916.67	\$1,772,916.67		\$4,082,392.84 \$1,772,916.67	\$0.00		
Class A(200			\$3,161,250.00		\$3,161,250.00	\$0.00		
Class A(200		\$1,777,083.33	\$1,777,083.33		\$1,777,083.33	\$0.00 \$0.00		
Class A(200 Class A(200		\$2,568,689.88 \$1,747,916.67	\$2,568,689.88 \$1,747,916.67	\$0.00 \$0.00	\$2,568,689.88 \$1,747,916.67	\$0.00		
Class A(200	5-1)	\$2,625,000.00	\$2,625,000.00	\$0.00	\$2,625,000.00	\$0.00		
Class A(200		\$1,747,916.67	\$1,747,916.67		\$1,747,916.67	\$0.00 \$0.00		
Class A(200 Class A(200			\$2,050,000.00 \$2,770,000.00		\$2,050,000.00 \$2,770,000.00	\$0.00		
Class A(200			\$5,143,750.00		\$5,143,750.00	\$0.00		
Class A(200			\$1,875,000.00		\$1,875,000.00	\$0.00		
Class A(200 Class A(200		\$3,583,333.33 \$2,928,958.33	\$3,583,333.33 \$2,928,958.33	\$0.00 \$0.00	\$3,583,333.33 \$2,928,958.33	\$0.00 \$0.00		
Class A(200		\$1,625,555.56	\$1,625,555.56	\$0.00	\$1,625,555.56	\$0.00		
Class A(200		\$94,888.89	\$94,888.89	\$0.00	\$94,888.89	\$0.00		
Class A Tot Class B:	.dl:	\$140,819,133.21	\$140,819,135.21	\$0.00	\$271,162,448.38	\$457,299.51		
Class B(200	1-1)	\$935,416.67	\$935,416.67	\$0.00	\$935,416.67	\$0.00		
Class B(200		\$932,291.67	\$932,291.67		\$932,291.67	\$0.00 \$0.00		
Class B(200 Class B(200		\$576,875.00 \$1,072,916.67	\$576,875.00 \$1,072,916.67	\$0.00 \$0.00	\$576,875.00 \$1,072,916.67	\$0.00		
Class B(200	12-2)	\$936,458.33	\$936,458.33	\$0.00	\$936,458.33	\$0.00		
Class B(200 Class B(200		\$769,166.67 \$759,166.67	\$769,166.67	\$0.00	\$769,166.67 \$759,166.67	\$0.00 \$0.00		
Class B(200		\$750,833.33	\$759,166.67 \$750,833.33		\$750,833.33	\$0.00		
Class B(200	3-3)	\$748,333.33	\$748,333.33	\$0.00	\$748,333.33	\$0.00		
Class B(200 Class B(200		\$560,625.00 \$1,356,088.85	\$560,625.00 \$1,356,088.85	\$0.00 \$0.00	\$560,625.00 \$3,856,377.65	\$0.00 \$8,339.10		
Class B(200		\$1,322,416.67	\$1,322,416.67	\$0.00	\$1,322,416.67	\$0.00		
Class B(200	4-2)	\$563,125.00	\$563,125.00	\$0.00	\$563,125.00	\$0.00		
Class B(200 Class B(200		\$458,854.17 \$715,833.33	\$458,854.17 \$715,833.33	\$0.00 \$0.00	\$458,854.17 \$715,833.33	\$0.00 \$0.00		
Class B(200		\$877,916.67	\$877,916.67	\$0.00	\$877,916.67	\$0.00		
Class B(200		\$755,448.22	\$755,448.22	\$0.00	\$755,448.22	\$0.00		
Class B Tot	aı:	914,U91,766.25	\$14,091,766.25	QU.U0	\$16,592,055.05	\$0,339.IU		
Class C(200		\$1,076,041.67	\$1,076,041.67	\$0.00	\$1,076,041.67	\$0.00		
Class C(200	1-2)	\$438,750.00	\$438,750.00	\$0.00	\$438,750.00	\$0.00		
Class C(200 Class C(200		\$2,183,333.33 \$1,076,041.67	\$2,183,333.33 \$1,076,041.67	\$0.00 \$0.00	\$2,183,333.33 \$1,076,041.67	\$0.00 \$0.00		
Class C(200		\$666,875.00	\$666,875.00	\$0.00	\$666,875.00	\$0.00		
Class C(200		\$1,416,666.67	\$1,416,666.67	\$0.00	\$1,416,666.67	\$0.00		
Class C(200 Class C(200		\$422,083.33 \$910,833.33	\$422,083.33 \$910,833.33	\$0.00 \$0.00	\$422,083.33 \$910,833.33	\$0.00 \$0.00		
Class C(200		\$442,916.67	\$442,916.67	\$0.00	\$442,916.67	\$0.00		
Class C(200	2-6)	\$254,791.67	\$254,791.67	\$0.00	\$254,791.67	\$0.00		
Class C(200 Class C(200		\$279,166.67 \$969,166.67	\$279,166.67 \$969,166.67	\$0.00 \$0.00	\$279,166.67 \$969,166.67	\$0.00 \$0.00		
Class C(200		\$476,250.00	\$476,250.00	\$0.00	\$476,250.00	\$0.00		
Class C(200	3-3)	\$796,979.17	\$796,979.17	\$0.00	\$796,979.17	\$0.00		
Class C(200 Class C(200		\$1,816,895.25 \$441,250.00	\$1,816,895.25 \$441,250.00	\$0.00 \$0.00	\$1,816,895.25 \$441,250.00	\$0.00 \$0.00		
Class C(200	3-6)	\$1,103,125.00	\$1,103,125.00	\$0.00	\$1,103,125.00	\$0.00		
Class C(200		\$455,416.67	\$455,416.67	\$0.00	\$455,416.67	\$0.00		
Class C(200 Class C(200	14-1) 14-2)	\$815,833.33 \$1,149,270.83	\$815,833.33 \$1,149,270.83	\$0.00 \$0.00	\$815,833.33 \$1,149,270.83	\$0.00 \$0.00		
Class C(200		\$471,354.17	\$471,354.17	\$0.00	\$471,354.17	\$0.00		
Class C(200	15-2)	\$558,125.00	\$558,125.00	\$0.00	\$558,125.00	\$0.00		
Class C(200 Class C Tot		\$1,594,416.67	\$1,594,416.67 \$19,815,582.77	\$0.00	\$2,021,416.67 \$20,242,582.77	\$1,423.10 \$1,423.10		
Total:			\$174,726,484.23		\$307,997,086.20			

^{*} 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	CUSIP Number	Interest Payment Date		Amount of interest to be paid on corresponding Interest Payment Date
Class A				
Class A(2001-1)	55264TAC5	December 15, 2005	5.7500000%	\$4,791,666.67
Class A(2001-2)	55264TAE1	December 15, 2005	4.3650000%	\$1,818,750.00
Class A(2001-5)	55264TAM3	December 15, 2005	4.3250000%	\$1,802,083.33
Class A(2002-1)	55264TAQ4	December 15, 2005	4.9500000%	\$4,125,000.00
Class A(2002-3)	55264TAT8	December 15, 2005	4.3550000%	\$2,721,875.00
Class A(2002-4)	55264TAU5	December 15, 2005	4.2250000%	\$3,520,833.33
Class A(2002-5)	55264TAV3	December 15, 2005	4.2950000%	\$2,684,375.00
Class A(2002-10)	55264TBF/	December 15, 2005	4.2550000%	\$3,545,833.33
Class A(2002-13)	552641BL4	December 15, 2005	2 2000000	\$1,768,750.00
Class A(2003-1)	55264TBQ3	December 15, 2005	4 1650000	\$1,373,000.00 \$3,470,833,33
Class A(2003-3)	55264TBS9	December 15, 2005	4.23500000	\$2.646.875.00
Class A(2003-4)	55264TBT7	December 15, 2005	4.3350000%	\$2,709,375.00
Class A(2003-6)	55264TBV2	December 15, 2005	2.7500000%	\$1,145,833.33
Class A(2003-7)	55264TBY6	December 15, 2005	2.6500000%	\$1,435,416.67
Class A(2003-8)	55264TCA7	December 15, 2005	4.3050000%	\$2,690,625.00
Class A(2003-9)	55264TCC3	December 15, 2005	4.2450000%	\$3,714,375.00
Class A(2003-10)	55264TCF6	December 15, 2005	4.3750000%	\$1,822,916.67
Class A(2003-11)	55264TCH2	December 15, 2005	3.6500000%	\$1,520,833.33
Class A(2003-12)	55264TCJ8	December 15, 2005	4.2250000%	\$1,760,416.67
Class A(2004-2)	55264TCK5	December 15, 2005	4.2650000%	\$2,132,500.00
Class A(2004-3)	552641CL3	December 15, 2005	2 700000%	\$2,352,083.33 63 037 E00 00
Class A(2004-4)	552647002	December 15, 2005	4 2550000	\$1 772 916 67
Class A(2004 0)	55264TCS8	December 15, 2005	4.235000000	\$3 161 250 00
Class A(2004-8)	55264TCU3	December 15, 2005	4.2650000%	\$1.777.083.33
Class A(2004-9)	020110562	December 15, 2005	4.2940000%	\$2,568,689.88
Class A(2004-10)	55264TCV1	December 15, 2005	4.1950000%	\$1,747,916.67
Class A(2005-1)	55264TCW9	December 15, 2005	4.2000000%	\$2,625,000.00
Class A(2005-2)	55264TCX7	December 15, 2005	4.1950000%	\$1,747,916.67
Class A(2005-3)	55264TCZ2	December 15, 2005	4.1000000%	\$2,050,000.00
Class A(2005-4)	55264TDB4	December 15, 2005	4.1550000%	\$2,770,000.00
Class A(2005-5)	55264TDC2	December 15, 2005	4.1150000%	\$5,143,750.00
Class A(2005-6)	55264TDE8	December 15, 2005	4.5000000%	\$1,875,000.00
Class A(2005-7)	55264TDG3	December 15, 2005	4.3000000%	\$3,583,333.33
Class A Class A(2001-1) Class A(2001-2) Class A(2001-5) Class A(2002-1) Class A(2002-1) Class A(2002-3) Class A(2002-3) Class A(2002-4) Class A(2002-6) Class A(2002-10) Class A(2003-1) Class A(2003-1) Class A(2003-1) Class A(2003-1) Class A(2003-6) Class A(2003-6) Class A(2003-6) Class A(2003-6) Class A(2003-1) Class A(2004-1) Class A(2005-2) Class A(2005-2) Class A(2005-6) Class B(2005-1) Class	552641DH1	December 15, 2005	4.1350000%	\$92,545,564.87
Class B(2001-1)	55264TAA9	December 15, 2005	4.4900000%	\$935,416.67
Class B(2001-2)	55264TAJ0	December 15, 2005	4.4750000%	\$932,291.67
Class B(2001-3)	55264TAP6	December 15, 2005	4.6150000%	\$576,875.00
Class B(2002-1)	55264TAR2	December 15, 2005	5.1500000%	\$1,072,916.67
Class B(2002-2)	55264TAX9	December 15, 2005	4.4950000%	\$936,458.33
Class B(2002-4)	55264TBG5	December 15, 2005	4.6150000%	\$769,166.67
Class B(2003-1)	55264TBP5	December 15, 2005	4.5550000%	\$759,166.67
Class B(2003-2)	552641BWU	December 15, 2005	4.50500005	\$750,833.33
Class B(2003-5)	55264TCE9	December 15, 2005	4.49500000%	\$560 625 00
Class B(2003-4)	017754718	December 15, 2005	4.6000300%	\$3.856.377.65
Class B(2004-1)	55264TCN9	December 15, 2005	4.4500000%	\$1,297,916.67
Class B(2004-2)	55264TCT6	December 15, 2005	4.5050000%	\$563,125.00
Class B(2005-1)	55264TDA6	December 15, 2005	4.4050000%	\$458,854.17
Class B(2005-2)	55264TDD0	December 15, 2005	4.2950000%	\$715,833.33
Class B(2005-4)	55264TDK4	December 15, 2005	4.9000000%	\$877,916.67
Class B(2005-3)	023409135	December 15, 2005	4.5037900%	\$755,448.22
Total Class B				\$16,567,555.05
Class C	EEOCAMADA	D	E 1.CE00000	61 076 041 67
Class C(2001-1)	552641AB/	December 15, 2005	5.1650000%	21,0/0,041.0/
Class C(2001-2)	55264TAD3	December 15, 2005	6 5500000%	¢2 183 333 33
Class C(2001 3)	55264TAK7	December 15, 2005	5 16500000%	\$1 076 041 67
Class C(2001-5)	55264TAN1	December 15, 2005	5.3350000%	\$666.875.00
Class C(2002-1)	55264TAS0	December 15, 2005	6.8000000%	\$1,416,666.67
Class C(2002-2)	55264TAW1	December 15, 2005	5.0650000%	\$422,083.33
Class C(2002-3)	55264TAY7	December 15, 2005	5.4650000%	\$910,833.33
Class C(2002-4)	55264TBD2	December 15, 2005	5.3150000%	\$442,916.67
Class C(2002-6)	55264TBH3	December 15, 2005	6.1150000%	\$254,791.67
Class C(2002-7)	55264TBJ9	December 15, 2005	6.7000000%	\$279,166.67
Class C(2003-1)	55264TBM2	December 15, 2005	5.8150000%	\$969,166.67
Class C(2003-2)	55264TBNU	December 15, 2005	5./150000%	\$476,250.00
Class C(2003-3)	55264TBU4	December 15, 2005	5.46500000%	\$790,979.17 \$441.250.00
Class C(2003-3)	55264TBZ3	December 15, 2003	5.2950000%	\$1 103 125 00
Class C(2003-7)	55264TCG4	December 15, 2005	5.4650000%	\$455.416.67
Class C(2004-1)	55264TCM1	December 15, 2005	4.8950000%	\$815,833,33
Class C(2004-2)	55264TCR0	December 15, 2005	5.0150000%	\$1,149,270.83
Class C(2005-1)	55264TCY5	December 15, 2005	4.5250000%	\$471,354.17
Class C(2005-2)	55264TDF5	December 15, 2005	4.4650000%	\$558,125.00
Class C(2005-3)	55264TDJ7	December 15, 2005	4.3316100%	\$2,021,416.67
Total Class C				\$18,425,687.52

* 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 Sub-Account for Sub-Account for Applicable Monthly Period

Company Compan

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

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 applicable Monthly Period

Actual Deposit to Principal Funding sub-Account for applicable Monthly Period

Shortfall from earlier Monthly Periods Transfer Date

Principal Funding sub-Account Balance on

Principal Funding sub-Account Earnings

CUSIP Number Payment Date corresponding Principal Payment Date

Principal to be paid on

Amount of principal

NOTHING TO REPORT

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

G.S	Stated Principal	Amount, Outstanding Dol	lar Principal Amount and	Nominal Liquidation Amo	unt for the related M
		Initial Dollar	Outstanding	Adjusted Outstanding	Nominal Liquidation
		Principal Amount Amount	Principal	Principal Amount	Amount
		Alloune			
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(\$1,000,000,000.00	\$1,000,000,000.00 \$6,100,000,000.00	\$1,000,000,000.00 \$6,100,000,000.00	\$1,000,000,000.00
Class A((2001-Emerald) (2001-5)	\$6,100,000,000.00 \$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$6,100,000,000.00 \$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(\$656,175,000.00 \$750,000,000.00	\$656,175,000.00 \$750,000,000.00	\$656,175,000.00 \$750,000,000.00	\$656,175,000.00 \$750,000,000.00
Class A(\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(\$750,000,000.00	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00
Class A(\$497,250,000.00 \$400,000,000.00	\$497,250,000.00 \$400,000,000.00	\$497,250,000.00 \$400,000,000.00	\$497,250,000.00 \$400,000,000.00
Class A(\$700,000,000.00	\$700,000,000.00	\$700,000,000.00	\$700,000,000.00
	(2002-10)	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(\$490,600,000.00 \$500,000,000.00	\$490,600,000.00 \$500,000,000.00	\$490,600,000.00 \$500,000,000.00	\$490,600,000.00 \$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(\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(\$750,000,000.00 \$750,000,000.00	\$750,000,000.00 \$750,000,000.00	\$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(\$500,000,000.00	\$500,000,000.00 \$650,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(\$650,000,000.00 \$750,000,000.00	\$750,000,000.00	\$650,000,000.00 \$750,000,000.00	\$650,000,000.00 \$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(\$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
	(2003-11)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(\$600,000,000.00	\$600,000,000.00	\$600,000,000.00	\$600,000,000.00
Class A(\$752,760,000.00 \$700,000,000.00	\$752,760,000.00 \$700,000,000.00	\$752,760,000.00 \$700,000,000.00	\$752,760,000.00 \$700,000,000.00
Class A(\$1,350,000,000.00	\$1,350,000,000.0	\$1,350,000,000.00	\$1,350,000,000.00
Class A(\$1,015,240,000.00	\$1,015,240,000.00	\$1,015,240,000.00	\$1,015,240,000.00
Class A(\$500,000,000.00 \$900,000,000.00	\$500,000,000.00 \$900,000,000.00	\$500,000,000.00 \$900,000,000.00	\$500,000,000.00 \$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) (2004-10)	\$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 \$500,000,000.00
Class A(\$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(\$600,000,000.00 \$800,000,000.00	\$600,000,000.00 \$800,000,000.00	\$600,000,000.00 \$800,000,000.00	\$600,000,000.00 \$800,000,000.00
Class A(\$1,500,000,000.00	\$1,500,000,000.00	\$1,500,000,000.00	\$1,500,000,000.00
Class A(\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(\$1,000,000,000.00 \$850,000,000.00	\$1,000,000,000.00 \$850,000,000.00	\$1,000,000,000.00 \$850,000,000.00	\$1,000,000,000.00 \$850,000,000.00
Class A(\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00
Total Cl Class B	Lass A:	\$40,233,205,000.00	\$40,233,205,000.00	\$40,233,205,000.00	\$40,233,205,000.00
Class B(\$250,000,000.00	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00
Class B(\$250,000,000.00 \$150,000,000.00	\$250,000,000.00 \$150,000,000.00	\$250,000,000.00 \$150,000,000.00	\$250,000,000.00 \$150,000,000.00
Class B(\$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(\$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(\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Class B(\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Class B(\$150,000,000.00 \$331,650,000.00	\$150,000,000.00 \$331,650,000.00	\$150,000,000.00 \$331,650,000.00	\$150,000,000.00 \$331,650,000.00
Class B(\$350,000,000.00	\$350,000,000.00	\$350,000,000.00	\$350,000,000.00
Class B(\$150,000,000.00 \$125,000,000.00	\$150,000,000.00	\$150,000,000.00	\$150,000,000.00
Class B(\$200,000,000.00	\$125,000,000.00 \$200,000,000.00	\$125,000,000.00 \$200,000,000.00	\$125,000,000.00 \$200,000,000.00
Class B(\$150,000,000.00	\$150,000,000.00	\$150,000,000.00	\$150,000,000.00
Class B(Total Cl		\$150,962,500.00 \$3,557,612,500.00	\$150,962,500.00 \$3,557,612,500.00	\$150,962,500.00 \$3,557,612,500.00	\$150,962,500.00 \$3,557,612,500.00
Class C		43,331,011,300.00	43,337,011,300.00	43,331,012,300.00	45,557,612,556.66
Class C(\$250,000,000.00	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00
Class C(\$100,000,000.00 \$400,000,000.00	\$100,000,000.00 \$400,000,000.00	\$100,000,000.00 \$400,000,000.00	\$100,000,000.00 \$400,000,000.00
Class C(\$250,000,000.00	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00
Class C(\$150,000,000.00	\$150,000,000.00	\$150,000,000.00	\$150,000,000.00
Class C(\$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((2002-3)	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Class C(\$100,000,000.00	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00
Class C(\$50,000,000.00 \$50,000,000.00	\$50,000,000.00 \$50,000,000.00	\$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(\$100,000,000.00 \$175,000,000.00	\$100,000,000.00 \$175,000,000.00	\$100,000,000.00 \$175,000,000.00	\$100,000,000.00 \$175,000,000.00
Class C(\$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(\$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((2004-1)	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Class C(\$275,000,000.00	\$275,000,000.00	\$275,000,000.00	\$275,000,000.00
Class C(\$125,000,000.00 \$150,000,000.00	\$125,000,000.00 \$150,000,000.00	\$125,000,000.00 \$150,000,000.00	\$125,000,000.00 \$150,000,000.00
Class C((2005-3)	\$300,000,000.00	\$300,000,000.00	\$300,000,000.00	\$300,000,000.00
Total Cl Total:	Lass C:	\$4,202,560,000.00 \$47,993,377,500.00	\$4,202,560,000.00 \$47,993,377,500.00	\$4,202,560,000.00 \$47,993,377,500.00	\$4,202,560,000.00 \$47,993,377,500.00
		. ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	. ,,,,	. ,, , 500.00	,, , 555.50

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

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

Cumulative Class A Usage of Class B Subordinated Amount

Cumulative Class A Usage of Class C Subordinated Amount

I. Class B Usage of Class C Subordinated Amounts:

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

Cumulative Class B Usage of Class C Subordinated Amount

Reductions due to Investor in the Principal

Reductions due to amounts on deposit Amount

Reductions due to reallocations of Charge-Offs

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
Class A (2001-1) Class A (2001-2) Class A (2001-2) Class A (2001-3) Class A (2001-3) Class A (2001-5) Class A (2002-1) Class A (2002-1) Class A (2002-1) Class A (2002-3) Class A (2002-4) Class A (2002-7) Class A (2002-7) Class A (2002-7) Class A (2002-1) Class A (2002-10) Class A (2002-10) Class A (2002-10) Class A (2002-11) Class A (2003-1) Class A (2003-1) Class A (2003-1) Class A (2003-6) Class A (2003-7) Class A (2003-8) Class A (2003-1) Class A (2004-1) Class A (2005-1) Class A (2005-1) Class A (2005-1) Class A (2005-1) Class B (2005-1)	\$1,000,000,000.00 \$500,000,000.00 \$6,100,000.00 \$6,100,000,000.00 \$6,100,000,000.00 \$500,000,000.00 \$1,000,000.00 \$1,000,000.00 \$1,000,000.00 \$1,000,000.00 \$1,000,000.00 \$497,250,000.00 \$497,250,000.00 \$490,000,000.00 \$10,000,000.00 \$10,000,000.00 \$10,000,000.00 \$10,000,000.00 \$10,000,000.00 \$500,000,000.00 \$10,000,000.00 \$500,000,000.00 \$500,000,000.00 \$750,000,000.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$1,000,000,000.00 \$500,000,000.00 \$6,100,000,000.00 \$6,100,000,000.00 \$500,000,000.00 \$500,000,000.00 \$1,000,000.00 \$1,000,000.00 \$1,000,000.00 \$1,000,000.00 \$497,250,000.00 \$497,250,000.00 \$490,000,000.00 \$1,000,000.00 \$1,000,000.00 \$1,000,000.00 \$1,000,000.00 \$1,000,000.00 \$1,000,000.00 \$1,000,000.00 \$500,000,000.00 \$500,000,000.00 \$500,000,000.00 \$750,000,000.00
Class B(2001-2) Class B(2001-3) Class B(2002-1) Class B(2002-2) Class B(2002-4) Class B(2003-2) Class B(2003-2) Class B(2003-3) Class B(2003-3) Class B(2003-4) Class B(2004-2) Class B(2004-2) Class B(2004-2) Class B(2005-1) Class B(2005-2) Class B(2005-3)	\$255,000,000.00 \$255,000,000.00 \$150,000,000.00 \$255,000,000.00 \$250,000,000.00 \$250,000,000.00 \$200,000,000.00 \$200,000,000.00 \$200,000,000.00 \$310,500,000.00 \$3131,550,000.00 \$150,000,000.00 \$150,000,000.00 \$155,000,000.00 \$155,000,000.00 \$155,000,000.00 \$155,000,000.00 \$155,000,000.00 \$155,000,000.00 \$155,000,000.00 \$155,000,000.00 \$155,000,000.00	\$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$255,000,000.00 \$255,000,000.00 \$150,000,000.00 \$250,000,000.00 \$250,000,000.00 \$200,000,000.00 \$200,000,000.00 \$200,000,000.00 \$200,000,000.00 \$150,000,000.00 \$331,650,000.00 \$155,000,000.00 \$155,000,000.00 \$155,000,000.00 \$155,000,000.00 \$155,000,000.00 \$155,000,000.00 \$150,000,000.00 \$150,000,000.00
Class C (2001-1) Class C (2001-2) Class C (2001-3) Class C (2001-3) Class C (2001-4) Class C (2001-3) Class C (2001-5) Class C (2002-7) Class C (2003-2) Class C (2003-2) Class C (2003-2) Class C (2003-6) Class C (2003-6) Class C (2003-6) Class C (2003-7) Class C (2003-6) Class C (2003-6) Class C (2003-6) Class C (2003-7) Class C (2003-6) Class C (2003-7) Class C (2003-6) Class C (2003-7) Class C (2005-1) Class C (2005-2) Class C (2005-3)	\$250,000,000.00 \$100,000,000.00 \$400,000,000.00 \$250,000,000.00 \$255,000,000.00 \$250,000,000.00 \$150,000,000.00 \$200,000,000.00 \$100,000,000.00 \$50,000,000.00 \$50,000,000.00 \$50,000,000.00 \$5100,000,000.00 \$100,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00 \$175,000,000.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00	\$0.00 \$0.00		\$0.00 \$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 251,040,012.33

IN WITNESS WHEREOF, the undersigned has duly executed and delivered this Monthly Not

MBNA AMERICA BANK,

NATIONAL ASSOCIATION,

as Beneficiary of the MBNA Credit Card Master Note Trust

and as Servicer of the MBNA Master Credit Card Trust II

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

C-1 MBNAseries