

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 10-D

ASSET-BACKED ISSUER  
Distribution Report Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934

For the monthly distribution period from March 1, 2006 to March 31, 2006

Commission File Number of issuing entity: 333-104089-01

**MBNA CREDIT CARD MASTER NOTE TRUST**

(Exact name and issuing entity as specified in its charter)  
(Issuer of the Notes)

Commission File Number of issuing entity: 333-104089-02

**MBNA MASTER CREDIT CARD TRUST II**

(Exact name and issuing entity as specified in its charter)  
(Issuer of the Collateral Certificate)

Commission File Number of depositor: 333-104089

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

(Exact name of depositor and sponsor as specified in its charter)

Delaware

(State or other jurisdiction of incorporation or organization of the issuing entity)

c/o Wilmington Trust Company  
Rodney Square North  
1100 N. Market Street  
Wilmington, DE 19890-0001

(Address of principal executive offices of issuing entity)

(302) 651-1284

(Telephone number, including area code)

51-0331454

(I.R.S. Employer Identification No.)

N/A

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

Delaware

(State or other jurisdiction of incorporation or organization of the issuing entity)

c/o MBNA America Bank, National Association  
1100 N. King Street  
Wilmington, DE 19884-0781

(Address of principal executive offices of issuing entity)

(800) 362-6255

(Telephone number, including area code)

51-0331454

(I.R.S. Employer Identification No.)

N/A

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

Each class of Notes to which this report on Form 10-D relates is reporting in accordance with Section 15(d) of the Securities Exchange Act of 1934. The title of each class of Notes to which this report on Form 10-D relates is set forth in Exhibit 99.2 hereto.

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes  No

**PART I – DISTRIBUTION INFORMATION**

**ITEM 1 – Distribution and Pool Performance Information.**

Response to Item 1 is set forth in Exhibits 99.1 and 99.2.

**PART II – OTHER INFORMATION**

**ITEM 3 – Sales of Securities and Use of Proceeds.**

The following table provides information about sales of securities by MBNA Credit Card Master Note Trust during the period covered by this report that have not been previously reported. For purpose of this report, sales of securities are treated as having been previously reported if such sales have been previously reported in another report or registration statement, including a prospectus forming a part of a registration statement filed by MBNA America Bank, National Association, on behalf of MBNA Credit Card Master Note Trust.

Date of Sale	Size (millions) / Title	Purchasers	Exemption from Securities Act Registration
Mar 24 2006	\$500 of Class B(2006-2) Notes	Victory Receivables Corp	4(2)

Gotham Funding Corp

A class designation of notes determines the relative seniority for receipt of cash flows and funding of uncovered defaults on principal receivables allocated to the related series of notes. The Class B notes are subordinate to the Class A notes and the Class C notes are subordinate to the Class A and Class B notes. With respect to the tranches in each class of notes, the cash flows and funding of uncovered defaults will be allocated to the tranches on a *pro rata* basis.

Without noteholder consent, MBNA Credit Card Master Note Trust may issue a new series, class or tranche of notes at any time upon the satisfaction of certain conditions described in the underlying transaction agreements, including confirmation that (i) the issuer reasonably believes that the new issuance will not adversely affect the amount of funds available to be distributed to the holders of any outstanding notes or the timing of such distributions, and (ii) the new issuance will not cause a reduction, qualification or withdrawal of the ratings of any outstanding notes.

In addition, without noteholder consent and without the consent of any holders of certificates issued by MBNA Master Credit Card Trust II, MBNA has the right to designate, from time to time, additional eligible credit card accounts to MBNA Master Credit Card Trust II. In connection with any such designation, MBNA will transfer the related receivables, whether then existing or thereafter created, to MBNA Master Credit Card Trust II.

**ITEM 9 – Exhibits**

Exhibit 99.1 Monthly Series Certificateholders' Statement.  
Exhibit 99.2 Schedule to Monthly Noteholders' Statement.

SIGNATURES

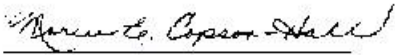
Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: April 17, 2006

**MBNA CREDIT CARD MASTER NOTE TRUST**  
(Issuing Entity)

**MBNA MASTER CREDIT CARD TRUST II**  
(Issuing Entity)

**MBNA AMERICA BANK, NATIONAL  
ASSOCIATION**  
(Servicer)

By: 

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

**FORM OF MONTHLY CERTIFICATEHOLDERS'  
STATEMENT**

**SERIES 2001-D**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

**MBNA MASTER CREDIT CARD TRUST II**

**MONTHLY PERIOD ENDING MARCH 31, 2006**

The information which is required to be prepared with respect to the Transfer Date of April 14, 2006 and with respect to the performance of the Trust during the related Monthly Period.

Capitalized terms used in this Statement have their respective meaning set forth in the Floating and Servicing Agreement.

Terms and abbreviations used in this report and not otherwise defined herein have the meanings set forth in the certain program documents for the MBNA Master Credit Card Trust II and the MBNA Credit Card Master Note Trust. Each of these agreements has been included as an exhibit to a report on Form 8-K filed by MBNA America Bank, National Association, the MBNA Master Credit Card Trust II and the MBNA Credit Card Master Note Trust, with the Securities and Exchange Commission ("SEC") under File Nos. 0000838440, 0000936988 and 0001128250, respectively, on February 21, 2006.

**A. Information Regarding the Current Monthly Distribution**

1. The amount of the current monthly distribution which constitutes Available Funds	<u>\$ 782,449,179.44</u>
2. The amount of the current monthly distribution which constitutes Available Investor Principal Collections	<u>\$ 2,114,865,333.95</u>

**B. Information Regarding the Trust Assets**

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	<u>\$ 9,130,740,529.04</u>
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	<u>\$ 700,738,871.30</u>
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	<u>\$ 70,514,518,903.95</u>
(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	<u>\$ 52,518,377,500.00</u>

(c) The Floating Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period

	\$ 52,518,377,500.00
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(d) The Principal Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period

	\$ 52,518,377,500.00
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(e) The Floating Investor Percentage with respect to the related Monthly Period

March 1, 2006 through March 2, 2006	71.34%
March 3, 2006 through March 6, 2006	71.83%
March 7, 2006 through March 12, 2006	73.00%
March 13, 2006 through March 16, 2006	71.92%
March 17, 2006 through March 23, 2006	72.04%
March 24, 2006 through March 29, 2006	72.94%
March 30, 2006 through March 30, 2006	73.96%
March 31, 2006 through March 31, 2006	74.24%

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

March 1, 2006 through March 2, 2006	71.34%
March 3, 2006 through March 6, 2006	71.83%
March 7, 2006 through March 12, 2006	73.00%
March 13, 2006 through March 16, 2006	71.92%
March 17, 2006 through March 23, 2006	72.04%
March 24, 2006 through March 29, 2006	72.94%
March 30, 2006 through March 30, 2006	73.96%
March 31, 2006 through March 31, 2006	74.24%

4. Shared Principal Collections

The aggregate amount of Shared Principal Collections Applied as Available Investor Principal Collections

	\$ 2,114,865,333.95
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5. 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:	\$ 1,125,024,329.35	1.56%
(b) 60 - 89 days:	\$ 663,474,718.45	0.93%
(c) 90 - 119 days:	\$ 493,527,987.86	0.69%
(d) 120 - 149 days	\$ 451,180,735.68	0.63%
(e) 150 - 179 days:	\$ 476,425,189.60	0.67%
(f) 180 – or more days:	\$ 1,039,007.22	0.00%
Total:	\$ 3,210,671,968.16	4.48%

6. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period

	\$ 131,819,499.03
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7. Investor Servicing Fee

(a) The amount of the Investor Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 85,183,854.97
(b) The amount of the Net Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 53,239,909.36
(c) The amount of the Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 31,943,945.61

8. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	16.04%
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IN WITNESS WHEREOF, the undersigned has duly executed this certificate this 10th day of April, 2006.

**MBNA AMERICA BANK, NATIONAL ASSOCIATION,  
Servicer**



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

## SCHEDULE TO MONTHLY NOTEHOLDERS' STATEMENT

## MBNAseries

## MBNA CREDIT CARD MASTER NOTE TRUST

## MONTHLY PERIOD ENDING MARCH 31, 2006

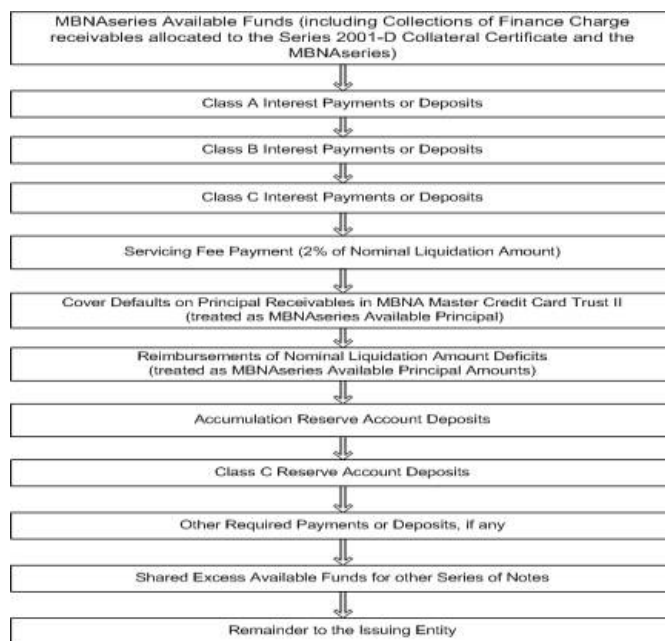
Reference is made to the Series 2001-D Supplement (the "Series 2001-D Supplement"), dated as of May 24, 2001, between MBNA America Bank, National Association, as national banking association (the "Bank"), as Seller and Servicer, and The Bank of New York, as Trustee, the Indenture (the "Indenture"), dated 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 April 14, 2006 and with respect to the performance of the Trust during the related Monthly Period.

Terms and abbreviations used in this report and not otherwise defined herein have the meanings set forth in the certain program documents for the MBNA Master Credit Card Trust II and the MBNA Credit Card Master Note Trust. Each of these agreements has been included as an exhibit to a report on Form 8-K filed by MBNA America Bank, National Association, the MBNA Master Credit Card Trust II and the MBNA Credit Card Master Note Trust, with the Securities and Exchange Commission ("SEC") under File Nos. 0000838440, 0000936988 and 0001128250, respectively, on February 21, 2006.

- A. In accordance with Section 3.01 of the MBNAseries Indenture Supplement dated as of May 24, 2001, between MBNA Credit Card Master Note Trust and The Bank of New York, MBNAseries Available Funds shall be applied in the priority described in the chart below. This chart is only an overview of the application and priority of payments of MBNAseries Available Funds. For a more detailed description, please see the MBNAseries Indenture Supplement as included in Exhibit 4.3 to Registrant's Form 8-K filed with SEC on July 13, 2001.

**Priority of Payments  
MBNAseries Available Funds**



- B. 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
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**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)	\$2,291,093.75	\$2,291,093.75	\$0.00	\$2,291,093.75	\$0.00
Class A(2001-3)	\$4,317,500.00	\$4,317,500.00	\$0.00	\$11,775,000.00	\$29,579.15

Class A(2001-Emerald)	\$27,457,119.20	\$27,457,119.20	\$0.00	\$155,325,657.02	\$570,995.83
Class A(2001-5)	\$2,272,760.42	\$2,272,760.42	\$0.00	\$2,272,760.42	\$0.00
Class A(2002-1)	\$4,485,020.83	\$4,485,020.83	\$0.00	\$4,485,020.83	\$0.00
Class A(2002-2)	\$3,124,942.30	\$3,124,942.30	\$0.00	\$5,698,424.20	\$10,206.14
Class A(2002-3)	\$3,429,765.62	\$3,429,765.62	\$0.00	\$3,429,765.62	\$0.00
Class A(2002-4)	\$4,453,854.17	\$4,453,854.17	\$0.00	\$4,453,854.17	\$0.00
Class A(2002-5)	\$3,388,515.62	\$3,388,515.62	\$0.00	\$3,388,515.62	\$0.00
Class A(2002-7)	\$2,184,640.94	\$2,184,640.94	\$0.00	\$5,958,111.66	\$14,967.38
Class A(2002-8)	\$1,741,666.66	\$1,741,666.66	\$0.00	\$4,750,000.00	\$11,928.96
Class A(2002-9)	\$3,009,416.67	\$3,009,416.67	\$0.00	\$8,207,500.00	\$20,617.68
Class A(2002-10)	\$4,481,354.17	\$4,481,354.17	\$0.00	\$4,481,354.17	\$0.00
Class A(2002-11)	\$2,210,807.13	\$2,210,807.13	\$0.00	\$6,029,474.00	\$15,145.22
Class A(2002-13)	\$2,236,093.75	\$2,236,093.75	\$0.00	\$2,236,093.75	\$0.00
Class A(2003-1)	\$2,241,593.75	\$2,241,593.75	\$0.00	\$2,241,593.75	\$0.00
Class A(2003-3)	\$3,347,265.62	\$3,347,265.62	\$0.00	\$3,347,265.62	\$0.00
Class A(2003-4)	\$3,416,015.62	\$3,416,015.62	\$0.00	\$3,416,015.62	\$0.00
Class A(2003-5)	\$2,464,216.11	\$2,464,216.11	\$0.00	\$6,720,589.38	\$16,879.86
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)	\$3,395,390.62	\$3,395,390.62	\$0.00	\$3,395,390.62	\$0.00
Class A(2003-9)	\$4,695,796.88	\$4,695,796.88	\$0.00	\$4,695,796.88	\$0.00
Class A(2003-10)	\$2,295,677.08	\$2,295,677.08	\$0.00	\$2,295,677.08	\$0.00
Class A(2003-11)	\$2,209,968.75	\$2,209,968.75	\$0.00	\$2,209,968.75	\$0.00
Class A(2003-12)	\$2,226,927.08	\$2,226,927.08	\$0.00	\$2,226,927.08	\$0.00
Class A(2004-1)	\$3,323,080.98	\$3,323,080.98	\$0.00	\$9,062,948.12	\$22,767.15
Class A(2004-2)	\$2,694,312.50	\$2,694,312.50	\$0.00	\$2,694,312.50	\$0.00
Class A(2004-3)	\$3,213,947.92	\$3,213,947.92	\$0.00	\$3,213,947.92	\$0.00
Class A(2004-4)	\$5,871,628.12	\$5,871,628.12	\$0.00	\$5,871,628.12	\$0.00
Class A(2004-5)	\$4,582,222.29	\$4,582,222.29	\$0.00	\$8,470,168.47	\$15,417.92
Class A(2004-6)	\$2,240,677.08	\$2,240,677.08	\$0.00	\$2,240,677.08	\$0.00
Class A(2004-7)	\$4,000,218.75	\$4,000,218.75	\$0.00	\$4,000,218.75	\$0.00
Class A(2004-8)	\$2,245,260.42	\$2,245,260.42	\$0.00	\$2,245,260.42	\$0.00
Class A(2004-9)	\$3,026,811.67	\$3,026,811.67	\$0.00	\$3,026,811.67	\$0.00
Class A(2004-10)	\$2,213,177.08	\$2,213,177.08	\$0.00	\$2,213,177.08	\$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)	\$2,213,177.08	\$2,213,177.08	\$0.00	\$2,213,177.08	\$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)	\$3,511,750.00	\$3,511,750.00	\$0.00	\$3,511,750.00	\$0.00
Class A(2005-5)	\$6,529,531.25	\$6,529,531.25	\$0.00	\$6,529,531.25	\$0.00
Class A(2005-6)	\$1,875,000.00	\$1,875,000.00	\$0.00	\$1,875,000.00	\$0.00
Class A(2005-7)	\$3,583,333.33	\$3,583,333.33	\$0.00	\$3,583,333.33	\$0.00
Class A(2005-8)	\$3,715,651.04	\$3,715,651.04	\$0.00	\$3,715,651.04	\$0.00
Class A(2005-9)	\$4,389,687.50	\$4,389,687.50	\$0.00	\$4,389,687.50	\$0.00
Class A(2005-10)	\$1,763,208.33	\$1,763,208.33	\$0.00	\$1,763,208.33	\$0.00
Class A(2005-11)	\$2,194,843.75	\$2,194,843.75	\$0.00	\$2,194,843.75	\$0.00
Class A(2006-1)	\$9,582,222.22	\$9,582,222.22	\$0.00	\$13,066,666.66	\$13,817.65
Class A(2006-2)	\$3,002,522.57	\$3,002,522.57	\$0.00	\$3,002,522.57	\$0.00
Class A(2006-3)	\$201,770.83	\$201,770.83	\$0.00	\$201,770.83	\$0.00
<b>Class A Total:</b>	<b>\$185,399,354.12</b>	<b>\$185,399,354.12</b>	<b>\$0.00</b>	<b>\$356,466,059.13</b>	<b>\$742,322.94</b>

**Class B:**

Class B(2001-1)	\$1,174,192.71	\$1,174,192.71	\$0.00	\$1,174,192.71	\$0.00
Class B(2001-2)	\$1,170,755.21	\$1,170,755.21	\$0.00	\$1,170,755.21	\$0.00
Class B(2001-3)	\$721,703.13	\$721,703.13	\$0.00	\$721,703.13	\$0.00
Class B(2002-1)	\$1,185,651.04	\$1,185,651.04	\$0.00	\$1,185,651.04	\$0.00
Class B(2002-2)	\$1,175,338.54	\$1,175,338.54	\$0.00	\$1,175,338.54	\$0.00
Class B(2002-4)	\$962,270.83	\$962,270.83	\$0.00	\$962,270.83	\$0.00
Class B(2003-1)	\$951,270.83	\$951,270.83	\$0.00	\$951,270.83	\$0.00
Class B(2003-2)	\$942,104.17	\$942,104.17	\$0.00	\$942,104.17	\$0.00
Class B(2003-3)	\$939,354.17	\$939,354.17	\$0.00	\$939,354.17	\$0.00
Class B(2003-4)	\$1,712,928.03	\$1,712,928.03	\$0.00	\$1,712,928.03	\$0.00
Class B(2003-5)	\$703,828.12	\$703,828.12	\$0.00	\$703,828.12	\$0.00
Class B(2004-1)	\$1,657,986.46	\$1,657,986.46	\$0.00	\$1,657,986.46	\$0.00
Class B(2004-2)	\$706,578.13	\$706,578.13	\$0.00	\$706,578.13	\$0.00
Class B(2005-1)	\$577,356.77	\$577,356.77	\$0.00	\$577,356.77	\$0.00
Class B(2005-2)	\$903,604.17	\$903,604.17	\$0.00	\$903,604.17	\$0.00
Class B(2005-3)	\$708,171.38	\$708,171.38	\$0.00	\$708,171.38	\$0.00
Class B(2005-4)	\$612,500.00	\$612,500.00	\$0.00	\$612,500.00	\$0.00
Class B(2006-1)	\$1,543,671.88	\$1,543,671.88	\$0.00	\$1,543,671.88	\$0.00
Class B(2006-2)	\$555,486.67	\$555,486.67	\$0.00	\$555,486.67	\$0.00
<b>Class B Total:</b>	<b>\$18,904,752.24</b>	<b>\$18,904,752.24</b>	<b>\$0.00</b>	<b>\$18,904,752.24</b>	<b>\$0.00</b>

**Class C:**

Class C(2001-1)	\$1,328,880.21	\$1,328,880.21	\$0.00	\$1,328,880.21	\$0.00
Class C(2001-2)	\$540,718.75	\$540,718.75	\$0.00	\$540,718.75	\$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)	\$1,328,880.21	\$1,328,880.21	\$0.00	\$1,328,880.21	\$0.00
Class C(2001-5)	\$820,703.13	\$820,703.13	\$0.00	\$820,703.13	\$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)	\$522,385.42	\$522,385.42	\$0.00	\$522,385.42	\$0.00
Class C(2002-3)	\$1,118,104.17	\$1,118,104.17	\$0.00	\$1,118,104.17	\$0.00
Class C(2002-4)	\$545,302.08	\$545,302.08	\$0.00	\$545,302.08	\$0.00
Class C(2002-6)	\$309,317.71	\$309,317.71	\$0.00	\$309,317.71	\$0.00
Class C(2002-7)	\$279,166.67	\$279,166.67	\$0.00	\$279,166.67	\$0.00
Class C(2003-1)	\$1,182,270.83	\$1,182,270.83	\$0.00	\$1,182,270.83	\$0.00
Class C(2003-2)	\$581,968.75	\$581,968.75	\$0.00	\$581,968.75	\$0.00
Class C(2003-3)	\$978,341.15	\$978,341.15	\$0.00	\$978,341.15	\$0.00
Class C(2003-4)	\$1,993,778.56	\$1,993,778.56	\$0.00	\$3,685,469.46	\$6,709.27

Class C(2003-5)	\$543,468.75	\$543,468.75	\$0.00	\$543,468.75	\$0.00
Class C(2003-6)	\$1,358,671.88	\$1,358,671.88	\$0.00	\$1,358,671.88	\$0.00
Class C(2003-7)	\$559,052.08	\$559,052.08	\$0.00	\$559,052.08	\$0.00
Class C(2004-1)	\$1,013,604.17	\$1,013,604.17	\$0.00	\$1,013,604.17	\$0.00
Class C(2004-2)	\$1,423,955.73	\$1,423,955.73	\$0.00	\$1,423,955.73	\$0.00
Class C(2005-1)	\$591,106.77	\$591,106.77	\$0.00	\$591,106.77	\$0.00
Class C(2005-2)	\$701,078.13	\$701,078.13	\$0.00	\$701,078.13	\$0.00
Class C(2005-3)	\$1,380,156.25	\$1,380,156.25	\$0.00	\$1,380,156.25	\$0.00
Class C(2006-1)	\$2,337,501.74	\$2,337,501.74	\$0.00	\$2,919,668.41	\$2,307.58
Class C(2006-2)	\$473,671.88	\$473,671.88	\$0.00	\$473,671.88	\$0.00
<b>Class C Total:</b>	<b>\$25,512,085.02</b>	<b>\$25,512,085.02</b>	<b>\$0.00</b>	<b>\$27,785,942.59</b>	<b>\$9,016.85</b>
<b>Total:</b>	<b>\$229,816,191.38</b>	<b>\$229,816,191.38</b>	<b>\$0.00</b>	<b>\$403,156,753.96</b>	<b>\$751,339.79</b>

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

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

	CUSIP Number	Interest Payment Date	Interest Rate	Amount of interest to be paid on corresponding Interest Payment Date
<b>Class A:</b>				
Class A(2001-1)	55264TAC5	April 17, 2006	5.7500000%	\$4,791,666.67
Class A(2001-2)	55264TAE1	April 17, 2006	4.9987500%	\$2,291,093.75
Class A(2001-3)	55264TAG6	April 17, 2006	4.7100000%	\$11,775,000.00
Class A(2001-5)	55264TAM3	April 17, 2006	4.9587500%	\$2,272,760.42
Class A(2002-1)	55264TAQ4	April 17, 2006	4.9500000%	\$4,125,000.00
Class A(2002-3)	55264TAT8	April 17, 2006	4.9887500%	\$3,429,765.62
Class A(2002-4)	55264TAU5	April 17, 2006	4.8587500%	\$4,453,854.17
Class A(2002-5)	55264TAV3	April 17, 2006	4.9287500%	\$3,388,515.62
Class A(2002-7)	015111453	April 17, 2006	4.7928500%	\$5,958,111.66
Class A(2002-8)	55264TBA8	April 17, 2006	4.7500000%	\$4,750,000.00
Class A(2002-9)	55264TBB6	April 17, 2006	4.6900000%	\$8,207,500.00
Class A(2002-10)	55264TBF7	April 17, 2006	4.8887500%	\$4,481,354.17
Class A(2002-11)	015665394	April 17, 2006	4.9160000%	\$6,029,474.00
Class A(2002-13)	55264TBL4	April 17, 2006	4.8787500%	\$2,236,093.75
Class A(2003-1)	55264TBQ3	April 17, 2006	3.3000000%	\$1,375,000.00
Class A(2003-3)	55264TBS9	April 17, 2006	4.8687500%	\$3,347,265.62
Class A(2003-4)	55264TBT7	April 17, 2006	4.9687500%	\$3,416,015.62
Class A(2003-5)	016803677	April 17, 2006	4.9037500%	\$6,720,589.38
Class A(2003-6)	55264TBV2	April 17, 2006	2.7500000%	\$1,145,833.33
Class A(2003-7)	55264TBY6	April 17, 2006	2.6500000%	\$1,435,416.67
Class A(2003-8)	55264TCA7	April 17, 2006	4.9387500%	\$3,395,390.62
Class A(2003-9)	55264TCC3	April 17, 2006	4.8787500%	\$4,695,796.88
Class A(2003-10)	55264TCF6	April 17, 2006	5.0087500%	\$2,295,677.08
Class A(2003-11)	55264TCH2	April 17, 2006	3.6500000%	\$1,520,833.33
Class A(2003-12)	55264TCJ8	April 17, 2006	4.8587500%	\$2,226,927.08
Class A(2004-1)	01890514	April 17, 2006	4.8158500%	\$9,062,948.12
Class A(2004-2)	55264TCK5	April 17, 2006	4.8987500%	\$2,694,312.50
Class A(2004-3)	55264TCL3	April 17, 2006	5.0087500%	\$3,213,947.92
Class A(2004-4)	55264TCP4	April 17, 2006	2.7000000%	\$3,037,500.00
Class A(2004-6)	55264TCQ2	April 17, 2006	4.8887500%	\$2,240,677.08
Class A(2004-7)	55264TCS8	April 17, 2006	4.8487500%	\$4,000,218.75
Class A(2004-8)	55264TCU3	April 17, 2006	4.8987500%	\$2,245,260.42
Class A(2004-9)	020110562	April 17, 2006	4.9065000%	\$3,026,811.67
Class A(2004-10)	55264TCV1	April 17, 2006	4.8287500%	\$2,213,177.08
Class A(2005-1)	55264TCW9	April 17, 2006	4.2000000%	\$2,625,000.00
Class A(2005-2)	55264TCX7	April 17, 2006	4.8287500%	\$2,213,177.08
Class A(2005-3)	55264TCZ2	April 17, 2006	4.1000000%	\$2,050,000.00
Class A(2005-4)	55264TDB4	April 17, 2006	4.7887500%	\$3,511,750.00
Class A(2005-5)	55264TDC2	April 17, 2006	4.7487500%	\$6,529,531.25
Class A(2005-6)	55264TDE8	April 17, 2006	4.5000000%	\$1,875,000.00
Class A(2005-7)	55264TDG3	April 17, 2006	4.3000000%	\$3,583,333.33
Class A(2005-8)	55264TDH1	April 17, 2006	4.7687500%	\$3,715,651.04
Class A(2005-9)	55264TDL2	April 17, 2006	4.7887500%	\$4,389,687.50
Class A(2005-10)	55264TDM0	April 17, 2006	4.8087500%	\$1,763,208.33
Class A(2005-11)	55264TDN8	April 17, 2006	4.7887500%	\$2,194,843.75
Class A(2006-1)	55264TDP3	April 17, 2006	4.9000000%	\$13,066,666.66
Class A(2006-2)	55264TDS7	April 17, 2006	4.7933800%	\$3,002,522.57
<b>Class A Total:</b>				<b>\$182,020,160.49</b>
<b>Class B:</b>				
Class B(2001-1)	55264TAA9	April 17, 2006	5.1237500%	\$1,174,192.71
Class B(2001-2)	55264TAJ0	April 17, 2006	5.1087500%	\$1,170,755.21
Class B(2001-3)	55264TAP6	April 17, 2006	5.2487500%	\$721,703.13
Class B(2002-1)	55264TAR2	April 17, 2006	5.1500000%	\$1,072,916.67
Class B(2002-2)	55264TAX9	April 17, 2006	5.1287500%	\$1,175,338.54
Class B(2002-4)	55264TBG5	April 17, 2006	5.2487500%	\$962,270.83
Class B(2003-1)	55264TBP5	April 17, 2006	5.1887500%	\$951,270.83



Class B(2003-2)	55264TBW0	April 17, 2006	5.1387500%	\$942,104.17
Class B(2003-3)	55264TCB5	April 17, 2006	5.1237500%	\$939,354.17
Class B(2003-5)	55264TCE9	April 17, 2006	5.1187500%	\$703,828.12
Class B(2004-1)	55264TCN9	April 17, 2006	4.4500000%	\$1,297,916.67
Class B(2004-2)	55264TCT6	April 17, 2006	5.1387500%	\$706,578.13
Class B(2005-1)	55264TDA6	April 17, 2006	5.0387500%	\$577,356.77
Class B(2005-2)	55264TDD0	April 17, 2006	4.9287500%	\$903,604.17
Class B(2005-3)	023409135	April 17, 2006	5.1175000%	\$708,171.38
Class B(2005-4)	55264TDK4	April 17, 2006	4.9000000%	\$612,500.00
Class B(2006-1)	55264TDR9	April 17, 2006	4.9397500%	\$1,543,671.88
<b>Class B Total:</b>				\$16,163,533.38

<b>Class C:</b>				
Class C(2001-1)	55264TAB7	April 17, 2006	5.7987500%	\$1,328,880.21
Class C(2001-2)	55264TAD3	April 17, 2006	5.8987500%	\$540,718.75
Class C(2001-3)	55264TAF8	April 17, 2006	6.5500000%	\$2,183,333.33
Class C(2001-4)	55264TAK7	April 17, 2006	5.7987500%	\$1,328,880.21
Class C(2001-5)	55264TAN1	April 17, 2006	5.9687500%	\$820,703.13
Class C(2002-1)	55264TAS0	April 17, 2006	6.8000000%	\$1,416,666.67
Class C(2002-2)	55264TAW1	April 17, 2006	5.6987500%	\$522,385.42
Class C(2002-3)	55264TAY7	April 17, 2006	6.0987500%	\$1,118,104.17
Class C(2002-4)	55264TBD2	April 17, 2006	5.9487500%	\$545,302.08
Class C(2002-6)	55264TBH3	April 17, 2006	6.7487500%	\$309,317.71
Class C(2002-7)	55264TBJ9	April 17, 2006	6.7000000%	\$279,166.67
Class C(2003-1)	55264TBM2	April 17, 2006	6.4487500%	\$1,182,270.83
Class C(2003-2)	55264TBN0	April 17, 2006	6.3487500%	\$581,968.75
Class C(2003-3)	55264TBU4	April 17, 2006	6.0987500%	\$978,341.15
Class C(2003-5)	55264TBX8	April 17, 2006	5.9287500%	\$543,468.75
Class C(2003-6)	55264TBZ3	April 17, 2006	5.9287500%	\$1,358,671.88
Class C(2003-7)	55264TCG4	April 17, 2006	6.0987500%	\$559,052.08
Class C(2004-1)	55264TCM1	April 17, 2006	5.5287500%	\$1,013,604.17
Class C(2004-2)	55264TCR0	April 17, 2006	5.6487500%	\$1,423,955.73
Class C(2005-1)	55264TCY5	April 17, 2006	5.1587500%	\$591,106.77
Class C(2005-2)	55264TDF5	April 17, 2006	5.0987500%	\$701,078.13
Class C(2005-3)	55264TDJ7	April 17, 2006	5.0187500%	\$1,380,156.25
Class C(2006-1)	55264TDQ1	April 17, 2006	5.0899800%	\$2,919,668.41
<b>Class C Total:</b>				\$23,626,801.25

**Total:** \$221,810,495.12

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

D. Targeted deposits to Class C Reserve sub-Accounts:

Targeted Deposit to Class C Reserve sub-Account for applicable Monthly Period	Actual Deposit to Class C Reserve sub-Account for applicable Monthly Period	Class C Reserve sub-Account Balance on Transfer Date prior to withdrawals	Class C Reserve sub-Account Earnings
NOTHING TO REPORT			

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

Withdrawals for Interest	Withdrawals for Principal	Class C Reserve sub-Account Balance on Transfer Date after withdrawals
NOTHING TO REPORT		

F. 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	Principal Funding sub-Account Balance on Transfer Date	Principal Funding sub-Account Earnings
NOTHING TO REPORT				

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

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

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







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

L. Excess Available Funds and 3 Month Excess Available Funds:

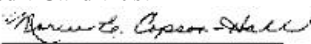
Excess Available Funds	<u>\$368,736,830.91</u>
Is 3 Month Excess Available Funds < 0 ? (Yes/No)	<u>No</u>

M. Other Performance Triggers

Has a Class C Reserve sub-Account funding trigger occurred? (Yes/No)	<u>No</u>
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IN WITNESS WHEREOF, the undersigned has duly executed and delivered this Monthly Noteholders' Statement this 10th day of April, 2006.

**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**

By: 

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