

FORM 8-K

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20529

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934.

Date of Report: April 12, 2002

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 MBNA Series Class A, Class B, and Class C notes)

(Exact name of registrant as specified in its charter)

United States

333-89755

51-0331454

(State or other
jurisdiction of
incorporation)

(Commission File
Number)

(IRS Employer
Identification No.)

Wilmington, DE 19884-0781

(Address of principal executive office)

Registrant's telephone number, including area code (800) 362-6255.

ITEM 2. ACQUISITION OR DISPOSITION OF ASSETS

On March 19, 2002, 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. 34 of Receivables in Additional Accounts dated as of March 19, 2002, (the "Assignment"). The principal amount of the Receivables in the Additional Accounts on March 19, 2002, was \$4,309,281,239.88. The Seller conveyed the Receivables in the Additional Accounts to the Trust pursuant to subsection 2.06(b) of the Pooling and Servicing Agreement.

ITEM 5. OTHER EVENTS

As reported in September 2001, MBNA America Bank, N.A. ("The Bank") initiated measures to assist its Customers who were affected by the tragic events of September 11, 2001. These measures impacted MBNA Master Credit Card Trust II's gross chargeoff ratio for March 2002, but did not impact the results for the three months ended March 31, 2002. These measures provided assistance for Customers who were not delinquent and may not have received their statement in a timely manner or may have had delivery of their payment delayed. These measures did not affect accounts already reported as delinquent. The Bank's charge-off policy was unaffected. The Bank's actions postponed some Customer's accounts from becoming delinquent for 30 days and, subsequently, without these measures some accounts that would have charged off in February 2002 charged off in March 2002. As a result, the Bank's net credit loss ratios were higher than their anticipated levels for March 2002. The Bank's actual net credit loss and delinquency ratios for its managed loans were 6.34% and 5.00%, respectively, for March 2002. Had the measures described above not been implemented, the Bank's estimated managed net credit loss ratio for March 2002 would have been 4.92%. The delinquency ratios at March 31, 2002 and the net credit loss ratios for the three months ended March 31, 2002 were unaffected by these measures. The effect of these measures concluded in March 2002 and will not impact the net credit loss and delinquency ratios for April 2002 and thereafter. Managed loans include loans held for securitization, loan portfolio, and securitized loans.

MBNA Master Credit Card Trust II's gross chargeoff ratio was also higher than

its anticipated level for March 2002 as a result of these measures. However, MBNA Master Credit Card Trust II's delinquency ratio at March 31, 2002 and the gross chargeoff ratio for the three months ended March 31, 2002, were unaffected by these measures. The effect of these measures concluded in March 2002 and will not impact MBNA Master Credit Card Trust II's gross chargeoff or delinquency ratios for April 2002 or thereafter.

Item 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION, AND EXHIBITS

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

20.1 MBNASeries Noteholders' Statement for the month ended March 31, 2002.

20.2 MBNASeries Schedule to the Noteholders' Statement for the month ended March 31, 2002.

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 12, 2002

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: /s/Christopher Harris

Name: Christopher Harris

Title: First Vice President

xhibit 20.1

MONTHLY SERIES CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Transfer Date of April 12, 2002 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 \$167,441,246.91

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 \$1,554,253,900.83

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 \$158,319,366.46

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 \$65,522,514,556.87

(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 \$11,956,175,000.00

(c) The Floating Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$11,956,175,000.00

(d) The Principal Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$11,956,175,000.00

(e) The Floating Investor Percentage with respect to the related Monthly Period
March 1, 2002 through March 18, 2002 18.19%
March 19, 2002 through March 26, 2002 17.19%
March 27, 2002 through March 31, 2002 18.15%

(f) The Principal Investor Percentage with respect to

the Monthly Period
March 1, 2002 through March 18, 2002 18.19%
March 19, 2002 through March 26, 2002 17.19%
March 27, 2002 through March 31, 2002 18.15%

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:
\$1,202,386,666.58
1.79%

(b)
60 - 89 days:
\$706,600,237.91
1.05%

(c)
90 - 119 days:
\$559,380,189.19
0.83%

(d)
120 - 149 days:
\$529,278,208.50
0.79%

(e)
150 - or more days:
\$471,788,096.87
0.71%

Total:
\$3,469,433,399.05
5.17%

5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the
related Monthly Period \$68,944,801.71

6. Investor Servicing Fee

(a) The amount of the Investor Servicing Fee payable by
the Trust to the Servicer for the
related Monthly Period \$19,009,724.46

(b) The amount of the Net Servicing Fee
payable by the Trust to the Servicer
for the related Monthly
Period \$11,881,077.79

(c) The amount of the Servicer Interchange
payable by the Trust to the Servicer
for the related Monthly
Period \$7,128,646.67

8th day of April, 2002.

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer
Christopher Harris

Name: Christopher Harris
Title: First Vice President

C-3
2001-D
2001-D A-1

SCHEDULE TO MONTHLY NOTEHOLDERS' STATEMENT

MBNAseries
MBNA CREDIT CARD MASTER NOTE TRUST

MONTHLY PERIOD ENDING March 31, 2002

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 April 12, 2002 and with respect to the performance of the Trust during the related Monthly Period.

A. Targeted deposits to Interest Funding sub-Accounts:

Targeted Deposit to Interest Funding	Actual Deposit to Interest Funding sub-Account for	Shortfall from earlier Monthly Periods	Interest Funding sub-account Balance prior to Withdrawals*	Interest Funding sub-Account Earnings
sub-Account for applicable Monthly Period	applicable Monthly Period			
Class A:				
Class A(2001-1)	\$4,791,666.67	\$4,791,666.67	\$0.00	\$4,791,666.67
Class A(2001-2)	\$925,694.44	\$925,694.44	\$0.00	\$925,694.44
Class A(2001-3)	\$1,667,868.89	\$1,667,868.89	\$0.00	\$4,842,200.00
Class A(2001-Emerald)	\$6,709,769.10	\$6,709,769.10	\$0.00	\$107,955,926.96
Class A(2001-4)	\$1,748,055.56	\$1,748,055.56	\$0.00	\$1,748,055.56
Class A(2001-5)	\$908,472.22	\$908,472.22	\$0.00	\$908,472.22
Class A(2002-1)	\$4,125,000.00	\$4,125,000.00	\$0.00	\$4,125,000.00
Class A(2002-2)	\$202,642.33	\$202,642.33	\$0.00	\$202,642.33
Class A Total:	\$21,079,169.21	\$21,079,169.21	\$0.00	\$125,499,658.18
Class B:				
Class B(2001-1)	\$489,756.94	\$489,756.94	\$0.00	\$489,756.94
Class B(2001-2)	\$486,527.78	\$486,527.78	\$0.00	\$486,527.78
Class B(2001-3)	\$310,000.00	\$310,000.00	\$0.00	\$310,000.00
Class B(2002-1)	\$1,573,611.11	\$1,573,611.11	\$0.00	\$1,609,375.00
Class B Total:	\$2,859,895.83	\$2,859,895.83	\$0.00	\$2,895,659.72
Class C:				
Class C(2001-1)	\$635,069.44	\$635,069.44	\$0.00	\$635,069.44
Class C(2001-2)	\$262,638.89	\$262,638.89	\$0.00	\$262,638.89
Class C(2001-3)	\$2,183,333.33	\$2,183,333.33	\$0.00	\$2,183,333.33
Class C(2001-4)	\$635,069.44	\$635,069.44	\$0.00	\$635,069.44
Class C(2001-5)	\$403,000.00	\$403,000.00	\$0.00	\$403,000.00
Class C(2002-1)	\$2,077,777.78	\$2,077,777.78	\$0.00	\$2,125,000.00
Class C Total:	\$6,196,888.88	\$6,196,888.88	\$0.00	\$6,244,111.10
Total:	\$30,135,953.92	\$30,135,953.92	\$0.00	\$134,639,429.00

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

B. Interest to be paid on the corresponding Payment

Date:*

Amount of interest to be paid on corresponding Interest Payment Date

CUSIP

Interest Payment Date Interest Rate Number

Class A				
Class A(2001-1)	55264TAC5	April 15, 2002	5.7500000%	\$4,791,666.67
Class A(2001-2)	55264TAE1	April 15, 2002	2.1500000%	\$925,694.44
Class A(2001-3)	55264TAG6	April 15, 2002	1.9368800%	\$4,842,200.00
Class A(2001-4)	55264TAL5	April 15, 2002	2.0300000%	\$1,748,055.56
Class A(2001-5)	55264TAM3	April 15, 2002	2.1100000%	\$908,472.22
Class A(2002-1)	55264TAQ4	April 15, 2002	4.9500000%	\$4,125,000.00
Total Class A	\$17,341,088.89			
Class B				
Class B(2001-1)	55264TAA9	April 15, 2002	2.2750000%	\$489,756.94
Class B(2001-2)	55264TAJ0	April 15, 2002	2.2600000%	\$486,527.78
Class B(2001-3)	55264TAP6	April 15, 2002	2.4000000%	\$310,000.00
Class B(2002-1)	55264TAR2	April 15, 2002	5.1500000%	\$1,609,375.00
Total Class B	\$2,895,659.72			
Class C				
Class C(2001-1)	55264TAB7	April 15, 2002	2.9500000%	\$635,069.44
Class C(2001-2)	55264TAD3	April 15, 2002	3.0500000%	\$262,638.89
Class C(2001-3)	55264TAF8	April 15, 2002	6.5500000%	\$2,183,333.33
Class C(2001-4)	55264TAK7	April 15, 2002	2.9500000%	\$635,069.44
Class C(2001-5)	55264TAN1	April 15, 2002	3.1200000%	\$403,000.00
Class C(2002-1)	55264TAS0	April 15, 2002	6.8000000%	\$2,125,000.00
Total Class C	\$6,244,111.10			

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

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

Targeted Deposit to Class C Reserve sub-Account for applicable Monthly Period	Actual Deposit to Class C Reserve sub-Account for applicable	Class C Reserve sub-Account Balance on Transfer Date prior to withdrawals	Class C Reserve sub-Account Earnings
Monthly Period	Monthly Period		

NOTHING TO REPORT

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

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

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

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

G. Stated Principal Amount, Outstanding Dollar Principal Amount and Nominal Liquidation Amount for the related Monthly Period (as of the end of the prior Monthly Period):

Initial Dollar Principal Amount Principal Amount Amount	Outstanding	Adjusted Outstanding	Nominal Liquidation	
Class A				
Class A(2001-1)	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(2001-2)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2001-3)	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(2001-Emerald)	\$4,000,000,000.00	\$4,000,000,000.00	\$4,000,000,000.00	\$4,000,000,000.00
Class A(2001-4)	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
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
Total Class A:	\$9,656,175,000.00	\$9,656,175,000.00	\$9,656,175,000.00	\$9,656,175,000.00
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
Total Class B:	\$900,000,000.00	\$900,000,000.00	\$900,000,000.00	\$900,000,000.00
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
Total Class C:	\$1,400,000,000.00	\$1,400,000,000.00	\$1,400,000,000.00	\$1,400,000,000.00
Total:	\$11,956,175,000.00	\$11,956,175,000.00	\$11,956,175,000.00	\$11,956,175,000.00

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

Class A Usage of Class B Subordinated Amount for this Monthly Period	Class A Usage of Class C Subordinated Amount for this Monthly Period	Cumulative Class A Usage of Class B Subordinated Amount	Cumulative Class A Usage of Class C Subordinated Amount
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NOTHING TO REPORT

I. Class B Usage of Class C Subordinated Amounts:
Class B Usage of Class C Subordinated Amount for Usage of Class C this Monthly Period Cumulative Class B Subordinated Amount

NOTHING TO REPORT

J. Nominal Liquidation Amount for Tranches of Notes Outstanding during related Monthly Period:

Beginning Nominal Liquidation Amount * Principal for Discount Notes sub-Account in respect of Prefunding Excess Amount	Increases from accretions on from the Principal Funding sub-Account	Increases from amounts withdrawn Funds Amounts	Reimbursements from Available Principal Funding	Reductions due to reallocations of Charge-Offs	Reductions due to Investor deposit in the	Reductions due to amounts on Amount	End Liq
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Class A									
Class A(2001-1)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class A(2001-2)	\$500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class A(2001-3)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class A(2001-Emerald)	\$4,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class A(2001-4)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class A(2001-5)	\$500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class A(2002-1)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class A(2002-2)	\$656,175,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
\$9,656,175,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,
Class B									
Class B(2001-1)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class B(2001-2)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class B(2001-3)	\$150,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class B(2002-1)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
\$900,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$90
Class C									
Class C(2001-1)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class C(2001-2)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class C(2001-3)	\$400,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class C(2001-4)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class C(2001-5)	\$150,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
Class C(2002-1)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.
\$1,400,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,
Total:	\$11,956,175,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.

* 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 65,199,916.36

Is 3 Month Excess Available Funds less than 0 ? (Yes/No) NO

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: Christopher Harris
Title: First Vice President

C-1 MBNAseries