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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: February 18, 2003

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

333-59424

51-0331454

(State or other
jurisdiction of
incorporation)

(Commission File
Number)

(IRS Employer
Identification No.)

Wilmington, DE 19884-0781

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(Address of principal executive office)

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

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 January 31,
2003.

20.2 MBNAseries Schedule to the Noteholders' Statement for the month
ended January 31, 2003.

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: February 18, 2003

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 JANUARY 31, 2003

The information which is required to be prepared with respect to the Transfer Date of February 14, 2003 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 \$302,548,375.64

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 \$3,162,365,380.88

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 \$284,952,237.20

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 \$69,400,578,294.53

(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 \$22,094,025,000.00

(c) The Floating Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$22,094,025,000.00

(d) The Principal Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$22,094,025,000.00

(e) The Floating Investor Percentage with respect to the related Monthly Period January 1, 2003 through January 31, 2003 31.15%

(f) The Principal Investor Percentage with respect to the Monthly Period January 1, 2003 through January 31, 2003 31.15%

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:
\$1,341,869,766.70
1.88%

(b)
60 - 89 days:
\$825,580,570.39
1.16%

(c)
90 - 119 days:
\$686,664,668.03
0.96%

(d)
120 - 149 days:
\$633,975,199.60
0.89%

(e)
150 - or more days:
\$585,585,337.10
0.83%

Total:
\$4,073,675,541.82
5.72%

5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$110,509,217.52

6. Investor Servicing Fee

(a) The amount of the Investor Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$36,823,375.00
(b) The amount of the Net Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$23,014,609.38

(c) The amount of the Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$13,808,765.62

IN WITNESS WHEREOF, the undersigned has duly executed this certificate this 10th day of February, 2003.

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 January 31, 2003

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 February 14, 2003 and with respect to the performance of the Trust during the related Monthly Period.

A. Targeted deposits to Interest Funding sub-Accounts:

	Targeted Deposit to Interest Funding sub-Account for applicable Monthly Period	Actual Deposit to Interest Funding sub-Account for applicable Monthly Period	Shortfall from earlier Monthly Periods	Interest Funding sub-account Balance prior to Withdrawals*	Interest Funding sub-Account Earnings
Class A:					
Class A(2001-1)	\$4,791,666.67	\$4,791,666.67	\$0.00	\$4,791,666.67	\$0.00
Class A(2001-2)	\$765,000.00	\$765,000.00	\$0.00	\$765,000.00	\$0.00
Class A(2001-3)	\$1,403,095.00	\$1,403,095.00	\$0.00	\$1,403,095.00	\$0.00
Class A(2001-Emerald)	\$5,807,045.81	\$5,807,045.81	\$0.00	\$123,775,421.34	\$107,129.75
Class A(2001-4)	\$1,416,666.67	\$1,416,666.67	\$0.00	\$1,416,666.67	\$0.00
Class A(2001-5)	\$746,111.11	\$746,111.11	\$0.00	\$746,111.11	\$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)	\$1,061,464.04	\$1,061,464.04	\$0.00	\$2,903,416.35	\$1,967.91
Class A(2002-3)	\$1,140,416.67	\$1,140,416.67	\$0.00	\$1,140,416.67	\$0.00
Class A(2002-4)	\$1,397,777.78	\$1,397,777.78	\$0.00	\$1,397,777.78	\$0.00
Class A(2002-5)	\$1,097,916.67	\$1,097,916.67	\$0.00	\$1,097,916.67	\$0.00
Class A(2002-6)	\$2,437,500.00	\$2,437,500.00	\$0.00	\$2,437,500.00	\$0.00
Class A(2002-7)	\$732,896.78	\$732,896.78	\$0.00	\$732,896.78	\$0.00
Class A(2002-8)	\$576,349.11	\$576,349.11	\$0.00	\$576,349.11	\$0.00
Class A(2002-9)	\$968,944.28	\$968,944.28	\$0.00	\$968,944.28	\$0.00
Class A(2002-10)	\$1,426,111.11	\$1,426,111.11	\$0.00	\$1,426,111.11	\$0.00
Class A(2002-11)	\$780,156.21	\$780,156.21	\$0.00	\$780,156.21	\$0.00
Class A(2002-12)	\$2,025,833.33	\$2,025,833.33	\$0.00	\$2,025,833.33	\$0.00
Class A(2002-13)	\$1,009,722.22	\$1,009,722.22	\$0.00	\$1,311,111.11	\$244.81
Class A Total:	\$33,709,673.46	\$33,709,673.46	\$0.00	\$153,821,390.19	\$109,342.47
Class B:					
Class B(2001-1)	\$412,013.89	\$412,013.89	\$0.00	\$412,013.89	\$0.00
Class B(2001-2)	\$408,472.22	\$408,472.22	\$0.00	\$408,472.22	\$0.00
Class B(2001-3)	\$264,916.67	\$264,916.67	\$0.00	\$264,916.67	\$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)	\$413,194.44	\$413,194.44	\$0.00	\$413,194.44	\$0.00
Class B(2002-3)	\$417,916.67	\$417,916.67	\$0.00	\$417,916.67	\$0.00
Class B(2002-4)	\$353,222.22	\$353,222.22	\$0.00	\$353,222.22	\$0.00
Class B Total:	\$3,342,652.78	\$3,342,652.78	\$0.00	\$3,342,652.78	\$0.00
Class C:					
Class C(2001-1)	\$571,388.89	\$571,388.89	\$0.00	\$571,388.89	\$0.00
Class C(2001-2)	\$238,000.00	\$238,000.00	\$0.00	\$238,000.00	\$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)	\$571,388.89	\$571,388.89	\$0.00	\$571,388.89	\$0.00
Class C(2001-5)	\$366,916.67	\$366,916.67	\$0.00	\$366,916.67	\$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)	\$219,111.11	\$219,111.11	\$0.00	\$219,111.11	\$0.00
Class C(2002-3)	\$513,777.78	\$513,777.78	\$0.00	\$513,777.78	\$0.00
Class C(2002-4)	\$242,722.22	\$242,722.22	\$0.00	\$242,722.22	\$0.00
Class C(2002-5)	\$337,500.00	\$337,500.00	\$0.00	\$337,500.00	\$0.00
Class C(2002-6)	\$159,138.89	\$159,138.89	\$0.00	\$159,138.89	\$0.00
Class C(2002-7)	\$279,166.67	\$279,166.67	\$0.00	\$279,166.67	\$0.00
Class C Total:	\$7,099,111.12	\$7,099,111.12	\$0.00	\$7,099,111.12	\$0.00
Total:	\$44,151,437.36	\$44,151,437.36	\$0.00	\$164,263,154.09	\$109,342.47

* 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 Number	Interest Payment Date	Interest Rate	Interest Payment Date	Amount of interest to be paid on corresponding Payment Date
Class A					
Class A(2001-1)	55264TAC5	February 18, 2003	5.7500000%	\$4,791,666.67	
Class A(2001-2)	55264TAE1	February 18, 2003	1.6200000%	\$765,000.00	
Class A(2001-3)	55264TAL5	February 18, 2003	1.5000000%	\$1,416,666.67	
Class A(2001-5)	55264TAM3	February 18, 2003	1.5800000%	\$746,111.11	
Class A(2002-1)	55264TAQ4	February 18, 2003	4.9500000%	\$4,125,000.00	
Class A(2002-2)	014467025	February 18, 2003	1.7128100%	\$2,903,416.35	
Class A(2002-3)	55264TAT8	February 18, 2003	1.6100000%	\$1,140,416.67	
Class A(2002-4)	55264TAU5	February 18, 2003	1.4800000%	\$1,397,777.78	
Class A(2002-5)	55264TAV3	February 18, 2003	1.5500000%	\$1,097,916.67	
Class A(2002-6)	55264TAZ4	February 18, 2003	3.9000000%	\$2,437,500.00	
Class A(2002-10)	55264TBF7	February 18, 2003	1.5100000%	\$1,426,111.11	
Class A(2002-12)	55264TBK6	February 18, 2003	1.4300000%	\$2,025,833.33	
Class A(2002-13)	55264TBL4	February 18, 2003	1.5225800%	\$1,311,111.11	
			Total Class A	\$25,584,527.47	
Class B					
Class B(2001-1)	55264TAA9	February 18, 2003	1.7450000%	\$412,013.89	
Class B(2001-2)	55264TAJ0	February 18, 2003	1.7300000%	\$408,472.22	
Class B(2001-3)	55264TAP6	February 18, 2003	1.8700000%	\$264,916.67	
Class B(2002-1)	55264TAR2	February 18, 2003	1.1500000%	\$1,072,916.67	
Class B(2002-2)	55264TAX9	February 18, 2003	1.7500000%	\$413,194.44	
Class B(2002-3)	55264TBC4	February 18, 2003	1.7700000%	\$417,916.67	
Class B(2002-4)	55264TBG5	February 18, 2003	1.8700000%	\$353,222.22	
			Total Class B	\$3,342,652.78	
Class C					
Class C(2001-1)	55264TAB7	February 18, 2003	2.4200000%	\$571,388.89	
Class C(2001-2)	55264TAD3	February 18, 2003	2.5200000%	\$238,000.00	
Class C(2001-3)	55264TAF8	February 18, 2003	6.5500000%	\$2,183,333.33	
Class C(2001-4)	55264TAK7	February 18, 2003	2.4200000%	\$571,388.89	
Class C(2001-5)	55264TAN1	February 18, 2003	2.5900000%	\$366,916.67	
Class C(2002-1)	55264TAS0	February 18, 2003	6.8000000%	\$1,416,666.67	
Class C(2002-2)	55264TAW1	February 18, 2003	2.3200000%	\$219,111.11	
Class C(2002-3)	55264TAY7	February 18, 2003	2.7200000%	\$513,777.78	
Class C(2002-4)	55264TBD2	February 18, 2003	2.5700000%	\$242,722.22	
Class C(2002-5)	55264TBE0	February 18, 2003	4.0500000%	\$337,500.00	
Class C(2002-6)	55264TBH3	February 18, 2003	3.3700000%	\$159,138.89	
Class C(2002-7)	55264TBJ9	February 18, 2003	6.7000000%	\$279,166.67	
			Total Class C	\$7,099,111.12	

* 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 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 to Earnings
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NOTHING TO REPORT

D. Withdrawals to be made from the 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
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NOTHING TO REPORT

E. Targeted deposits to Principal Funding sub-Accounts:

Targeted Deposit to Principal Funding sub-Account applicable Monthly Period	Actual Deposit to Principal Funding for sub-Account applicable Monthly Period	Shortfall from earlier Monthly for Periods	Principal Funding sub-Account Balance on Transfer Date	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	Principal Payment Date	Amount of principal to be paid on corresponding Principal Payment Date
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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	Outstanding Principal Amount	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)	\$4,500,000,000.00	\$4,500,000,000.00	\$4,500,000,000.00	\$4,500,000,000.00
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
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
Total Class A:	\$18,494,025,000.00	\$18,494,025,000.00	\$18,494,025,000.00	\$18,494,025,000.00
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(2002-3)	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00
Class B(2002-4)	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Total Class B:	\$1,600,000,000.00	\$1,600,000,000.00	\$1,600,000,000.00	\$1,600,000,000.00
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
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(2002-5)	\$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
Total Class C:	\$2,000,000,000.00	\$2,000,000,000.00	\$2,000,000,000.00	\$2,000,000,000.00
Total:	\$22,094,025,000.00	\$22,094,025,000.00	\$22,094,025,000.00	\$22,094,025,000.00

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

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

	Beginning Nominal Liquidation Amount *	Increases from accretions on Principal for Discount Notes	Increases from amounts withdrawn from the Principal Funding sub-Account in respect of Prefunding Excess Amount	Reimbursements from Available Funds	Reductions due to reallocations of Available Principal Amounts	Reductions due to Investor Charge-Offs	Reductions due to amounts on deposit in the Principal Funding sub-Account	Ending Nomi Liquidation Amount
Class A								
Class A(2001-1)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,
Class A(2001-2)	\$500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50
Class A(2001-3)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,
Class A(2001-Emerald)	\$4,500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,
Class A(2001-4)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,
Class A(2001-5)	\$500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50
Class A(2002-1)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,
Class A(2002-2)	\$656,175,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$65
Class A(2002-3)	\$750,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$75
Class A(2002-4)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,
Class A(2002-5)	\$750,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$75
Class A(2002-6)	\$750,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$75
Class A(2002-7)	\$497,250,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$49
Class A(2002-8)	\$400,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$40
Class A(2002-9)	\$700,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$70
Class A(2002-10)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,
Class A(2002-11)	\$490,600,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$49
Class A(2002-12)	\$1,500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,
Class A(2002-13)	\$500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50
	\$18,494,025,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18
Class B								
Class B(2001-1)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25
Class B(2001-2)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25
Class B(2001-3)	\$150,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15
Class B(2002-1)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25
Class B(2002-2)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25
Class B(2002-3)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25
Class B(2002-4)	\$200,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20
	\$1,600,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,
Class C								
Class C(2001-1)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25
Class C(2001-2)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10
Class C(2001-3)	\$400,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$40
Class C(2001-4)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25
Class C(2001-5)	\$150,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15
Class C(2002-1)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25
Class C(2002-2)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10
Class C(2002-3)	\$200,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20
Class C(2002-4)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10
Class C(2002-5)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10
Class C(2002-6)	\$50,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50
Class C(2002-7)	\$50,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50
	\$2,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,
Total:	\$22,094,025,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$22

* 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 135,187,981.64
Is 3 Month Excess Available Funds less than 0 ? (Yes/No) NO

IN WITNESS WHEREOF, the undersigned has duly executed and delivered this Monthly Noteholders' Statement this 10th day of February 2003.

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: /s/Christopher Harris

Name: Christopher Harris
Title: First Vice President