

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 (date of earliest event reported): January 15, 2004

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 19884-0781		
- - - - -		
(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 December 31, 2003.

20.2 MBNASeries Schedule to the Noteholders' Statement for the month ended December 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: January 16, 2004

MBNA AMERICA BANK, NATIONAL ASSOCIATION

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 DECEMBER 31, 2003

The information which is required to be prepared with respect to the Transfer Date of January 14, 2004 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 \$449,334,135.64

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 \$4,379,803,036.93

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 \$401,251,691.89

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 \$75,746,722,777.36

(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 \$32,426,435,000.00

(c) The Floating Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$32,426,435,000.00

(d) The Principal Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$32,426,435,000.00

(e) The Floating Investor Percentage with respect to the related Monthly Period
December 1, 2003 through December 17, 2003 43.84%
December 18, 2003 through December 31, 2003 43.45%

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

December 1, 2003 through December 17, 2003 43.84%
December 18, 2003 through December 31, 2003 43.45%

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:
\$1,202,507,907.22
1.55%

(b)
60 - 89 days:
\$825,924,170.30
1.07%

(c)
90 - 119 days:
\$714,683,653.34
0.92%

(d)
120 - 149 days:
\$671,118,545.40
0.87%

(e)
150 - or more days:
\$600,561,899.32
0.78%

Total:
\$4,014,796,175.58
5.19%

5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the
related Monthly Period \$152,328,886.55

6. Investor Servicing Fee

(a) The amount of the Investor Servicing Fee payable by
the Trust to the Servicer for the
related Monthly Period \$53,587,069.09

(b) The amount of the Net Servicing Fee
payable by the Trust to the Servicer
for the related Monthly
Period \$33,491,918.18

(c) The amount of the Servicer Interchange
payable by the Trust to the Servicer
for the related Monthly
Period \$20,095,150.91

IN WITNESS WHEREOF, the undersigned has duly executed this certificate this
8th day of January, 2004.

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

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

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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 December 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 January 14, 2004 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	Actual Deposit to Interest Funding for sub-Account	Shortfall from earlier Monthly Periods prior to	Interest Funding sub-account Balance Withdrawals*	Interest Funding sub-Account Earnings
	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	\$0.00
Class A(2001-2)	\$608,159.72	\$608,159.72	\$0.00	\$608,159.72	\$0.00
Class A(2001-3)	\$1,085,000.00	\$1,085,000.00	\$0.00	\$3,220,000.00	\$2,037.27
Class A(2001-Emerald)	\$4,744,740.74	\$4,744,740.74	\$0.00	\$124,667,377.47	\$73,794.41
Class A(2001-4)	\$1,112,986.11	\$1,112,986.11	\$0.00	\$1,112,986.11	\$0.00
Class A(2001-5)	\$590,937.50	\$590,937.50	\$0.00	\$590,937.50	\$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)	\$906,341.72	\$906,341.72	\$0.00	\$1,652,740.78	\$712.14
Class A(2002-3)	\$905,781.25	\$905,781.25	\$0.00	\$905,781.25	\$0.00
Class A(2002-4)	\$1,095,763.89	\$1,095,763.89	\$0.00	\$1,095,763.89	\$0.00
Class A(2002-5)	\$867,031.25	\$867,031.25	\$0.00	\$867,031.25	\$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)	\$632,514.42	\$632,514.42	\$0.00	\$1,767,319.73	\$1,082.03
Class A(2002-8)	\$447,777.78	\$447,777.78	\$0.00	\$1,328,888.89	\$839.89
Class A(2002-9)	\$747,444.44	\$747,444.44	\$0.00	\$2,218,222.22	\$1,403.31
Class A(2002-10)	\$1,121,597.22	\$1,121,597.22	\$0.00	\$1,121,597.22	\$0.00
Class A(2002-11)	\$681,116.34	\$681,116.34	\$0.00	\$1,903,119.17	\$1,165.93
Class A(2002-12)	\$1,579,062.50	\$1,579,062.50	\$0.00	\$1,579,062.50	\$0.00
Class A(2002-13)	\$556,493.06	\$556,493.06	\$0.00	\$556,493.06	\$0.00
Class A(2003-1)	\$1,375,000.00	\$1,375,000.00	\$0.00	\$1,375,000.00	\$0.00
Class A(2003-2)	\$1,044,097.22	\$1,044,097.22	\$0.00	\$1,044,097.22	\$0.00
Class A(2003-3)	\$828,281.25	\$828,281.25	\$0.00	\$828,281.25	\$0.00
Class A(2003-4)	\$892,864.58	\$892,864.58	\$0.00	\$892,864.58	\$0.00
Class A(2003-5)	\$754,741.96	\$754,741.96	\$0.00	\$2,108,837.84	\$1,291.77
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)	\$873,489.58	\$873,489.58	\$0.00	\$873,489.58	\$0.00
Class A(2003-9)	\$1,168,635.42	\$1,168,635.42	\$0.00	\$1,168,635.42	\$0.00
Class A(2003-10)	\$612,465.28	\$612,465.28	\$0.00	\$612,465.28	\$0.00
Class A(2003-11)	\$1,520,833.33	\$1,520,833.33	\$0.00	\$1,520,833.33	\$0.00
Class A(2003-12)	\$490,000.00	\$490,000.00	\$0.00	\$490,000.00	\$0.00
Class A Total:	\$41,178,573.23	\$41,178,573.23	\$0.00	\$170,045,401.93	\$82,326.75
Class B:					
Class B(2001-1)	\$330,989.58	\$330,989.58	\$0.00	\$330,989.58	\$0.00
Class B(2001-2)	\$327,760.42	\$327,760.42	\$0.00	\$327,760.42	\$0.00
Class B(2001-3)	\$214,739.58	\$214,739.58	\$0.00	\$214,739.58	\$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)	\$332,065.97	\$332,065.97	\$0.00	\$332,065.97	\$0.00
Class B(2002-3)	\$336,371.53	\$336,371.53	\$0.00	\$336,371.53	\$0.00
Class B(2002-4)	\$286,319.44	\$286,319.44	\$0.00	\$286,319.44	\$0.00
Class B(2003-1)	\$275,986.11	\$275,986.11	\$0.00	\$275,986.11	\$0.00
Class B(2003-2)	\$267,375.00	\$267,375.00	\$0.00	\$267,375.00	\$0.00
Class B(2003-3)	\$264,791.67	\$264,791.67	\$0.00	\$264,791.67	\$0.00
Class B(2003-5)	\$197,947.92	\$197,947.92	\$0.00	\$197,947.92	\$0.00
Class B(2003-4)	\$590,241.19	\$590,241.19	\$0.00	\$590,241.19	\$0.00
Class B Total:	\$4,497,505.08	\$4,497,505.08	\$0.00	\$4,497,505.08	\$0.00
Class C:					
Class C(2001-1)	\$476,302.08	\$476,302.08	\$0.00	\$476,302.08	\$0.00
Class C(2001-2)	\$199,131.94	\$199,131.94	\$0.00	\$199,131.94	\$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)	\$476,302.08	\$476,302.08	\$0.00	\$476,302.08	\$0.00
Class C(2001-5)	\$307,739.58	\$307,739.58	\$0.00	\$307,739.58	\$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)	\$181,909.72	\$181,909.72	\$0.00	\$181,909.72	\$0.00
Class C(2002-3)	\$432,708.33	\$432,708.33	\$0.00	\$432,708.33	\$0.00
Class C(2002-4)	\$203,437.50	\$203,437.50	\$0.00	\$203,437.50	\$0.00
Class C(2002-5)	\$337,500.00	\$337,500.00	\$0.00	\$337,500.00	\$0.00
Class C(2002-6)	\$136,163.19	\$136,163.19	\$0.00	\$136,163.19	\$0.00
Class C(2002-7)	\$279,166.67	\$279,166.67	\$0.00	\$279,166.67	\$0.00
Class C(2003-1)	\$492,986.11	\$492,986.11	\$0.00	\$492,986.11	\$0.00
Class C(2003-2)	\$237,881.94	\$237,881.94	\$0.00	\$237,881.94	\$0.00
Class C(2003-3)	\$378,619.79	\$378,619.79	\$0.00	\$378,619.79	\$0.00
Class C(2003-4)	\$946,679.34	\$946,679.34	\$0.00	\$1,726,297.62	\$743.60
Class C(2003-5)	\$201,715.28	\$201,715.28	\$0.00	\$201,715.28	\$0.00
Class C(2003-6)	\$504,288.19	\$504,288.19	\$0.00	\$504,288.19	\$0.00
Class C(2003-7)	\$216,354.17	\$216,354.17	\$0.00	\$216,354.17	\$0.00
Class C Total:	\$9,608,885.91	\$9,608,885.91	\$0.00	\$10,388,504.19	\$743.60
Total:	\$55,284,964.22	\$55,284,964.22	\$0.00	\$184,931,411.20	\$83,070.35

* 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	Date	Interest Rate	Amount of interest to be paid on corresponding Interest Payment Date
	Interest Payment Number			
Class A				
Class A(2001-1)	55264TAC5	January 15, 2004	5.7500000%	\$4,791,666.67
Class A(2001-2)	55264TAE1	January 15, 2004	1.4125000%	\$608,159.72
Class A(2001-3)	55264TAG6	January 15, 2004	1.2600000%	\$3,220,000.00

Class A (2001-4)	55264TAL5	January 15, 2004	1.2925000%	\$1,112,986.11
Class A (2001-5)	55264TAM3	January 15, 2004	1.3725000%	\$590,937.50
Class A (2002-1)	55264TAQ4	January 15, 2004	4.9500000%	\$4,125,000.00
Class A (2002-3)	55264TAT8	January 15, 2004	1.4025000%	\$905,781.25
Class A (2002-4)	55264TAU5	January 15, 2004	1.2725000%	\$1,095,763.89
Class A (2002-5)	55264TAV3	January 15, 2004	1.3425000%	\$867,031.25
Class A (2002-6)	55264TAZ4	January 15, 2004	3.9000000%	\$2,437,500.00
Class A (2002-7)	015111453	January 15, 2004	1.3468500%	\$1,767,319.73
Class A (2002-8)	55264TBA8	January 15, 2004	1.3000000%	\$1,328,888.89
Class A (2002-9)	55264TBB6	January 15, 2004	1.2400000%	\$2,218,222.22
Class A (2002-10)	55264TBF7	January 15, 2004	1.3025000%	\$1,121,597.22
Class A (2002-11)	015665394	January 15, 2004	1.4700000%	\$1,903,119.17
Class A (2002-12)	55264TBK6	January 15, 2004	1.2225000%	\$1,579,062.50
Class A (2002-13)	55264TBL4	January 15, 2004	1.2925000%	\$556,493.06
Class A (2003-1)	55264TBQ3	January 15, 2004	3.3000000%	\$1,375,000.00
Class A (2003-2)	55264TBR1	January 15, 2004	1.2125000%	\$1,044,097.22
Class A (2003-3)	55264TBS9	January 15, 2004	1.2825000%	\$828,281.25
Class A (2003-4)	55264TBT7	January 15, 2004	1.3825000%	\$892,864.58
Class A (2003-5)	016803677	January 15, 2004	1.4577500%	\$2,108,837.84
Class A (2003-6)	55264TBV2	January 15, 2004	2.7500000%	\$1,145,833.33
Class A (2003-7)	55264TBY6	January 15, 2004	2.6500000%	\$1,435,416.67
Class A (2003-8)	55264TCA7	January 15, 2004	1.3525000%	\$873,489.58
Class A (2003-9)	55264TCC3	January 15, 2004	1.2925000%	\$1,168,635.42
Class A (2003-10)	55264TCF6	January 15, 2004	1.4225000%	\$612,465.28
Class A (2003-11)	55264TCH2	January 15, 2004	3.6500000%	\$1,520,833.33
Class A (2003-12)	55264TCJ8	January 15, 2004	1.2600000%	\$490,000.00
Total Class A				\$43,725,283.68
Class B				
Class B (2001-1)	55264TAA9	January 15, 2004	1.5375000%	\$330,989.58
Class B (2001-2)	55264TAJ0	January 15, 2004	1.5225000%	\$327,760.42
Class B (2001-3)	55264TAP6	January 15, 2004	1.6625000%	\$214,739.58
Class B (2002-1)	55264TAR2	January 15, 2004	5.1500000%	\$1,072,916.67
Class B (2002-2)	55264TAX9	January 15, 2004	1.5425000%	\$332,065.97
Class B (2002-3)	55264TBC4	January 15, 2004	1.5625000%	\$336,371.53
Class B (2002-4)	55264TBG5	January 15, 2004	1.6625000%	\$286,319.44
Class B (2003-1)	55264TBP5	January 15, 2004	1.6025000%	\$275,986.11
Class B (2003-2)	55264TBW0	January 15, 2004	1.5525000%	\$267,375.00
Class B (2003-3)	55264TCB5	January 15, 2004	1.5375000%	\$264,791.67
Class B (2003-5)	55264TCE9	January 15, 2004	1.5325000%	\$197,947.92
Total Class B				\$3,907,263.89
Class C				
Class C (2001-1)	55264TAB7	January 15, 2004	2.2125000%	\$476,302.08
Class C (2001-2)	55264TAD3	January 15, 2004	2.3125000%	\$199,131.94
Class C (2001-3)	55264TAF8	January 15, 2004	6.5500000%	\$2,183,333.33
Class C (2001-4)	55264TAK7	January 15, 2004	2.2125000%	\$476,302.08
Class C (2001-5)	55264TAN1	January 15, 2004	2.3825000%	\$307,739.58
Class C (2002-1)	55264TAS0	January 15, 2004	6.8000000%	\$1,416,666.67
Class C (2002-2)	55264TAW1	January 15, 2004	2.1125000%	\$181,909.72
Class C (2002-3)	55264TAY7	January 15, 2004	2.5125000%	\$432,708.33
Class C (2002-4)	55264TBD2	January 15, 2004	2.3625000%	\$203,437.50
Class C (2002-5)	55264TBE0	January 15, 2004	4.0500000%	\$337,500.00
Class C (2002-6)	55264TBH3	January 15, 2004	3.1625000%	\$136,163.19
Class C (2002-7)	55264TBJ9	January 15, 2004	6.7000000%	\$279,166.67
Class C (2003-1)	55264TBM2	January 15, 2004	2.8625000%	\$492,986.11
Class C (2003-2)	55264TBN0	January 15, 2004	2.7625000%	\$237,881.94
Class C (2003-3)	55264TBU4	January 15, 2004	2.5125000%	\$378,619.79
Class C (2003-5)	55264TBX8	January 15, 2004	2.3425000%	\$201,715.28
Class C (2003-6)	55264TBZ3	January 15, 2004	2.3425000%	\$504,288.19
Class C (2003-7)	55264TCG4	January 15, 2004	2.5125000%	\$216,354.17
Total Class C				\$8,662,206.57

* 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 Monthly Period	Class C Reserve sub-Account Balance on Transfer Date prior to withdrawals	Class C Reserve sub-Account 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 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 applicable Monthly Period	Actual Deposit to Principal Funding for sub-Account applicable Monthly Period	Shortfall from earlier Monthly 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 to be paid on	Amount of principal corresponding Principal Payment Date
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NOTHING TO REPORT

	Initial Dollar Principal Amount	Outstanding Principal Amount	Adjusted Outstanding Principal Amount	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)	\$4,500,000,000.00	\$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(2002-6)	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00
Class A(2002-7)	\$497,250,000.00	\$497,250,000.00	\$497,250,000.00	\$497,250,000.00
Class A(2002-8)	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00
Class A(2002-9)	\$700,000,000.00	\$700,000,000.00	\$700,000,000.00	\$700,000,000.00
Class A(2002-10)	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(2002-11)	\$490,600,000.00	\$490,600,000.00	\$490,600,000.00	\$490,600,000.00
Class A(2002-12)	\$1,500,000,000.00	\$1,500,000,000.00	\$1,500,000,000.00	\$1,500,000,000.00
Class A(2002-13)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2003-1)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2003-2)	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00	\$1,000,000,000.00
Class A(2003-3)	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00
Class A(2003-4)	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00
Class A(2003-5)	\$548,200,000.00	\$548,200,000.00	\$548,200,000.00	\$548,200,000.00
Class A(2003-6)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2003-7)	\$650,000,000.00	\$650,000,000.00	\$650,000,000.00	\$650,000,000.00
Class A(2003-8)	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00	\$750,000,000.00
Class A(2003-9)	\$1,050,000,000.00	\$1,050,000,000.00	\$1,050,000,000.00	\$1,050,000,000.00
Class A(2003-10)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2003-11)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2003-12)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Total Class A:	\$26,492,225,000.00	\$26,492,225,000.00	\$26,492,225,000.00	\$26,492,225,000.00
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
Class B(2003-1)	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Class B(2003-2)	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Class B(2003-3)	\$200,000,000.00	\$200,00		

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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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

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

Beginning Nominal Liquidation Amount *	Increases from accretions on	Increases from amounts withdrawn	Reimbursements	Reductions due to from Available	Reductions due to reallocations of	Reductions due to Investor	Ending Nominal amounts on deposit
	Principal for Discount Notes	from the Principal Funds Funding sub-Account in respect of Prefunding Excess Amount		Available Principal Amounts Funding sub-Account	Charge-Offs	in the Principal	Amount
Class A							
Class A (2001-1)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000,000,000.00	

Class A(2001-2)	\$500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500,000,000.00
Class A(2001-3)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000,000,000.00
Class A(2001-Emerald)	\$4,500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,500,000,000.00
Class A(2001-4)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000,000,000.00
Class A(2001-5)	\$500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500,000,000.00
Class A(2002-1)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000,000,000.00
Class A(2002-2)	\$656,175,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$656,175,000.00
Class A(2002-3)	\$750,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$750,000,000.00
Class A(2002-4)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000,000,000.00
Class A(2002-5)	\$750,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$750,000,000.00
Class A(2002-6)	\$750,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$750,000,000.00
Class A(2002-7)	\$497,250,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$497,250,000.00
Class A(2002-8)	\$400,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$400,000,000.00
Class A(2002-9)	\$700,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$700,000,000.00
Class A(2002-10)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000,000,000.00
Class A(2002-11)	\$490,600,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$490,600,000.00
Class A(2002-12)	\$1,500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,500,000,000.00
Class A(2002-13)	\$500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500,000,000.00
Class A(2003-1)	\$500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500,000,000.00
Class A(2003-2)	\$1,000,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000,000,000.00
Class A(2003-3)	\$750,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$750,000,000.00
Class A(2003-4)	\$750,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$750,000,000.00
Class A(2003-5)	\$548,200,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$548,200,000.00
Class A(2003-6)	\$500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500,000,000.00
Class A(2003-7)	\$650,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$650,000,000.00
Class A(2003-8)	\$750,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$750,000,000.00
Class A(2003-9)	\$1,050,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,050,000,000.00
Class A(2003-10)	\$500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500,000,000.00
Class A(2003-11)	\$500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500,000,000.00
Class A(2003-12)	\$500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500,000,000.00
Class B	\$26,492,225,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$26,492,225,000.00
Class B(2001-1)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,000,000.00
Class B(2001-2)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,000,000.00
Class B(2001-3)	\$150,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150,000,000.00
Class B(2002-1)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,000,000.00
Class B(2002-2)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,000,000.00
Class B(2002-3)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,000,000.00
Class B(2002-4)	\$200,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200,000,000.00
Class B(2003-1)	\$200,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200,000,000.00
Class B(2003-2)	\$200,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200,000,000.00
Class B(2003-3)	\$200,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200,000,000.00
Class B(2003-5)	\$150,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150,000,000.00
Class B(2003-4)	\$331,650,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$331,650,000.00
Class C	\$2,681,650,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,681,650,000.00
Class C(2001-1)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,000,000.00
Class C(2001-2)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100,000,000.00
Class C(2001-3)	\$400,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$400,000,000.00
Class C(2001-4)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,000,000.00
Class C(2001-5)	\$150,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150,000,000.00
Class C(2002-1)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,000,000.00
Class C(2002-2)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100,000,000.00
Class C(2002-3)	\$200,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200,000,000.00
Class C(2002-4)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100,000,000.00
Class C(2002-5)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100,000,000.00
Class C(2002-6)	\$50,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50,000,000.00
Class C(2002-7)	\$50,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50,000,000.00
Class C(2003-1)	\$200,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200,000,000.00
Class C(2003-2)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100,000,000.00
Class C(2003-3)	\$175,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$175,000,000.00
Class C(2003-4)	\$327,560,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$327,560,000.00
Class C(2003-5)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100,000,000.00
Class C(2003-6)	\$250,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250,000,000.00
Class C(2003-7)	\$100,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100,000,000.00
	\$3,252,560,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,252,560,000.00
Total:	\$32,426,435,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$32,426,435,000.00

* 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 221,485,037.74

Is 3 Month Excess Available Funds Less Than 0 ? (Yes/No) NO

IN WITNESS WHEREOF, the undersigned has duly executed and delivered this Monthly Note

MBNA AMERICA BANK,

NATIONAL ASSOCIATION,

as Beneficiary of the MBNA Credit Card
Master Note Trust

and

as Servicer of the MBNA Master Credit
Card Trust II

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

C-1 MBNAseries