

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): February 17, 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 January 31, 2004.

20.2 MBNASeries Schedule to the Noteholders' Statement for the month ended January 31, 2004.

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 17, 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 JANUARY 31, 2004

The information which is required to be prepared with respect to the Transfer Date of February 13, 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\$438,285,414.34

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\$4,695,890,680.13

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\$409,312,070.14

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\$74,347,615,240.20

(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 January 1, 2004 through January 31, 200442.81%

(f) The Principal Investor Percentage with respect to the Monthly Period January 1, 2004 through January 31, 200442.81%

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:
\$1,189,843,716.63
1.56%

(b)
60 - 89 days:
\$807,664,444.00
1.06%

(c)
90 - 119 days:
\$720,552,498.26
0.95%

(d)
120 - 149 days:
\$677,347,744.56
0.89%

(e)
150 - or more days:
\$590,732,479.29
0.78%

Total:
\$3,986,140,882.74
5.24%

5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$152,361,062.87

6. Investor Servicing Fee

(a) The amount of the Investor Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$54,044,058.33
(b) The amount of the Net Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$33,777,536.46

(c) The amount of the Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$20,266,521.87

IN WITNESS WHEREOF, the undersigned has duly executed this certificate this 9th day of February, 2004.

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

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

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EXHIBIT C
SCHEDULE TO MONTHLY NOTEHOLDERS' STATEMENT

MBNAseries
MBNA CREDIT CARD MASTER NOTE TRUST

MONTHLY PERIOD ENDING January 31, 2004

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 13, 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)	\$618,750.00	\$618,750.00	\$0.00	\$618,750.00	\$0.00
Class A(2001-3)	\$1,127,500.00	\$1,127,500.00	\$0.00	\$1,127,500.00	\$0.00
Class A(2001-Emerald)	\$4,737,260.55	\$4,737,260.55	\$0.00	\$126,753,683.54	\$74,553.50
Class A(2001-4)	\$1,127,500.00	\$1,127,500.00	\$0.00	\$1,127,500.00	\$0.00
Class A(2001-5)	\$600,416.67	\$600,416.67	\$0.00	\$600,416.67	\$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)	\$799,713.28	\$799,713.28	\$0.00	\$2,452,454.06	\$1,364.55
Class A(2002-3)	\$921,250.00	\$921,250.00	\$0.00	\$921,250.00	\$0.00
Class A(2002-4)	\$1,109,166.67	\$1,109,166.67	\$0.00	\$1,109,166.67	\$0.00
Class A(2002-5)	\$880,000.00	\$880,000.00	\$0.00	\$880,000.00	\$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)	\$543,079.88	\$543,079.88	\$0.00	\$543,079.88	\$0.00
Class A(2002-8)	\$465,666.67	\$465,666.67	\$0.00	\$465,666.67	\$0.00
Class A(2002-9)	\$776,416.67	\$776,416.67	\$0.00	\$776,416.67	\$0.00
Class A(2002-10)	\$1,136,666.67	\$1,136,666.67	\$0.00	\$1,136,666.67	\$0.00
Class A(2002-11)	\$586,164.79	\$586,164.79	\$0.00	\$586,164.79	\$0.00
Class A(2002-12)	\$1,595,000.00	\$1,595,000.00	\$0.00	\$1,595,000.00	\$0.00
Class A(2002-13)	\$563,750.00	\$563,750.00	\$0.00	\$563,750.00	\$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)	\$1,054,166.67	\$1,054,166.67	\$0.00	\$1,054,166.67	\$0.00
Class A(2003-3)	\$838,750.00	\$838,750.00	\$0.00	\$838,750.00	\$0.00
Class A(2003-4)	\$907,500.00	\$907,500.00	\$0.00	\$907,500.00	\$0.00
Class A(2003-5)	\$649,388.58	\$649,388.58	\$0.00	\$649,388.58	\$0.00
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)	\$886,875.00	\$886,875.00	\$0.00	\$886,875.00	\$0.00
Class A(2003-9)	\$1,183,875.00	\$1,183,875.00	\$0.00	\$1,183,875.00	\$0.00
Class A(2003-10)	\$623,333.33	\$623,333.33	\$0.00	\$623,333.33	\$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)	\$554,583.33	\$554,583.33	\$0.00	\$554,583.33	\$0.00
Class A Total:	\$41,118,023.76	\$41,118,023.76	\$0.00	\$164,787,187.53	\$75,918.05
Class B:					
Class B(2001-1)	\$338,020.83	\$338,020.83	\$0.00	\$338,020.83	\$0.00
Class B(2001-2)	\$334,583.33	\$334,583.33	\$0.00	\$334,583.33	\$0.00
Class B(2001-3)	\$220,000.00	\$220,000.00	\$0.00	\$220,000.00	\$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)	\$339,166.67	\$339,166.67	\$0.00	\$339,166.67	\$0.00
Class B(2002-3)	\$343,750.00	\$343,750.00	\$0.00	\$343,750.00	\$0.00
Class B(2002-4)	\$293,333.33	\$293,333.33	\$0.00	\$293,333.33	\$0.00
Class B(2003-1)	\$282,333.33	\$282,333.33	\$0.00	\$282,333.33	\$0.00
Class B(2003-2)	\$273,166.67	\$273,166.67	\$0.00	\$273,166.67	\$0.00
Class B(2003-3)	\$270,416.67	\$270,416.67	\$0.00	\$270,416.67	\$0.00
Class B(2003-5)	\$202,125.00	\$202,125.00	\$0.00	\$202,125.00	\$0.00
Class B(2003-4)	\$520,801.05	\$520,801.05	\$0.00	\$1,111,042.24	\$486.75
Class B Total:	\$4,490,613.55	\$4,490,613.55	\$0.00	\$5,080,854.74	\$486.75
Class C:					
Class C(2001-1)	\$492,708.33	\$492,708.33	\$0.00	\$492,708.33	\$0.00
Class C(2001-2)	\$206,250.00	\$206,250.00	\$0.00	\$206,250.00	\$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)	\$492,708.33	\$492,708.33	\$0.00	\$492,708.33	\$0.00
Class C(2001-5)	\$319,000.00	\$319,000.00	\$0.00	\$319,000.00	\$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)	\$187,916.67	\$187,916.67	\$0.00	\$187,916.67	\$0.00
Class C(2002-3)	\$449,166.67	\$449,166.67	\$0.00	\$449,166.67	\$0.00
Class C(2002-4)	\$210,833.33	\$210,833.33	\$0.00	\$210,833.33	\$0.00
Class C(2002-5)	\$337,500.00	\$337,500.00	\$0.00	\$337,500.00	\$0.00
Class C(2002-6)	\$142,083.33	\$142,083.33	\$0.00	\$142,083.33	\$0.00
Class C(2002-7)	\$279,166.67	\$279,166.67	\$0.00	\$279,166.67	\$0.00
Class C(2003-1)	\$513,333.33	\$513,333.33	\$0.00	\$513,333.33	\$0.00
Class C(2003-2)	\$247,500.00	\$247,500.00	\$0.00	\$247,500.00	\$0.00
Class C(2003-3)	\$393,020.83	\$393,020.83	\$0.00	\$393,020.83	\$0.00
Class C(2003-4)	\$835,305.29	\$835,305.29	\$0.00	\$2,561,602.91	\$1,424.77
Class C(2003-5)	\$209,000.00	\$209,000.00	\$0.00	\$209,000.00	\$0.00
Class C(2003-6)	\$522,500.00	\$522,500.00	\$0.00	\$522,500.00	\$0.00
Class C(2003-7)	\$224,583.33	\$224,583.33	\$0.00	\$224,583.33	\$0.00
Class C Total:	\$9,662,576.11	\$9,662,576.11	\$0.00	\$11,388,873.73	\$1,424.77
Total:	\$55,271,213.42	\$55,271,213.42	\$0.00	\$181,256,916.00	\$77,829.57

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

B.

	CUSIP	Interest Payment Number	Date	Interest Rate	Amount of interest to be paid on corresponding Interest Payment Date
Class A					
Class A(2001-1)	55264TAC5		February 17, 2004	5.7500000%	\$4,791,666.67
Class A(2001-2)	55264TAE1		February 17, 2004	1.3500000%	\$618,750.00
Class A(2001-4)	55264TAL5		February 17, 2004	1.2300000%	\$1,127,500.00

Class A(2001-5)	55264TAM3	February 17, 2004	1.3100000%	\$600,416.67
Class A(2002-1)	55264TAQ4	February 17, 2004	4.9500000%	\$4,125,000.00
Class A(2002-2)	014467025	February 17, 2004	1.4625000%	\$2,452,454.06
Class A(2002-3)	55264TAT8	February 17, 2004	1.3400000%	\$921,250.00
Class A(2002-4)	55264TAU5	February 17, 2004	1.2100000%	\$1,109,166.67
Class A(2002-5)	55264TAV3	February 17, 2004	1.2800000%	\$880,000.00
Class A(2002-6)	55264TAZ4	February 17, 2004	3.9000000%	\$2,437,500.00
Class A(2002-10)	55264TBF7	February 17, 2004	1.2400000%	\$1,136,666.67
Class A(2002-12)	55264TBK6	February 17, 2004	1.1600000%	\$1,595,000.00
Class A(2002-13)	55264TBL4	February 17, 2004	1.2300000%	\$563,750.00
Class A(2003-1)	55264TBQ3	February 17, 2004	3.3000000%	\$1,375,000.00
Class A(2003-2)	55264TBR1	February 17, 2004	1.1500000%	\$1,054,166.67
Class A(2003-3)	55264TBS9	February 17, 2004	1.2200000%	\$838,750.00
Class A(2003-4)	55264TBT7	February 17, 2004	1.3200000%	\$907,500.00
Class A(2003-6)	55264TBV2	February 17, 2004	2.7500000%	\$1,145,833.33
Class A(2003-7)	55264TBY6	February 17, 2004	2.6500000%	\$1,435,416.67
Class A(2003-8)	55264TCA7	February 17, 2004	1.2900000%	\$886,875.00
Class A(2003-9)	55264TCC3	February 17, 2004	1.2300000%	\$1,183,875.00
Class A(2003-10)	55264TCF6	February 17, 2004	1.3600000%	\$623,333.33
Class A(2003-11)	55264TCH2	February 17, 2004	3.6500000%	\$1,520,833.33
Class A(2003-12)	55264TCJ8	February 17, 2004	1.2100000%	\$554,583.33
Total Class A				\$33,885,287.40
Class B				
Class B(2001-1)	55264TAA9	February 17, 2004	1.4750000%	\$338,020.83
Class B(2001-2)	55264TAJ0	February 17, 2004	1.4600000%	\$334,583.33
Class B(2001-3)	55264TAP6	February 17, 2004	1.6000000%	\$220,000.00
Class B(2002-1)	55264TAR2	February 17, 2004	5.1500000%	\$1,072,916.67
Class B(2002-2)	55264TAX9	February 17, 2004	1.4800000%	\$339,166.67
Class B(2002-3)	55264TBC4	February 17, 2004	1.5000000%	\$343,750.00
Class B(2002-4)	55264TBG5	February 17, 2004	1.6000000%	\$293,333.33
Class B(2003-1)	55264TBP5	February 17, 2004	1.5400000%	\$282,333.33
Class B(2003-2)	55264TBW0	February 17, 2004	1.4900000%	\$273,166.67
Class B(2003-3)	55264TCB5	February 17, 2004	1.4750000%	\$270,416.67
Class B(2003-5)	55264TCE9	February 17, 2004	1.4700000%	\$202,125.00
Total Class B				\$3,969,812.50
Class C				
Class C(2001-1)	55264TAB7	February 17, 2004	2.1500000%	\$492,708.33
Class C(2001-2)	55264TAD3	February 17, 2004	2.2500000%	\$206,250.00
Class C(2001-3)	55264TAF8	February 17, 2004	6.5500000%	\$2,183,333.33
Class C(2001-4)	55264TAK7	February 17, 2004	2.1500000%	\$492,708.33
Class C(2001-5)	55264TAN1	February 17, 2004	2.3200000%	\$319,000.00
Class C(2002-1)	55264TAS0	February 17, 2004	6.8000000%	\$1,416,666.67
Class C(2002-2)	55264TAM1	February 17, 2004	2.0500000%	\$187,916.67
Class C(2002-3)	55264TAY7	February 17, 2004	2.4500000%	\$449,166.67
Class C(2002-4)	55264TBD2	February 17, 2004	2.3000000%	\$210,833.33
Class C(2002-5)	55264TBE0	February 17, 2004	4.0500000%	\$337,500.00
Class C(2002-6)	55264TBH3	February 17, 2004	3.1000000%	\$142,083.33
Class C(2002-7)	55264TBJ9	February 17, 2004	6.7000000%	\$279,166.67
Class C(2003-1)	55264TBM2	February 17, 2004	2.8000000%	\$513,333.33
Class C(2003-2)	55264TBN0	February 17, 2004	2.7000000%	\$247,500.00
Class C(2003-3)	55264TBU4	February 17, 2004	2.4500000%	\$393,020.83
Class C(2003-4)	016994588	February 17, 2004	3.0601000%	\$2,561,602.91
Class C(2003-5)	55264TBX8	February 17, 2004	2.2800000%	\$209,000.00
Class C(2003-6)	55264TBZ3	February 17, 2004	2.2800000%	\$522,500.00
Class C(2003-7)	55264TCG4	February 17, 2004	2.4500000%	\$224,583.33
Total Class C				\$11,388,873.73

* 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	Withdrawals for
Interest	Class C Reserve
Principal	sub-Account Balance on
sub-Account Balance on	Transfer Date after
Transfer Date after	withdrawals
withdrawals	

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

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):

	Beginning Nominal Liquidation Amount * Liquidation	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 Princial 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	\$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
	\$26,492,225,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$26,492,225,000.00
Class B								
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
	\$2,681,650,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,681,650,000.00
Class C								
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 210,022,514.49

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