

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): April 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 5. OTHER EVENTS

April 15, 2004 is a Payment Date for each publicly-offered tranche of Notes relating to the MBNASeries issued by MBNA Credit Card Master Note Trust. Copies of the MBNASeries Noteholders' Statement and the MBNASeries Schedule, each for the month ended March 31, 2004, are included as Exhibits to this Report under Exhibit 20.

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, 2004.

20.2 MBNASeries Schedule to the Noteholders' Statement for the month ended March 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: April 15, 2004

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: /s/Marcie Copson-Hall

Name: Marcie Copson-Hall

Title: Executive 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, 2004

The information which is required to be prepared with respect to the Transfer Date of April 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 \$487,548,307.33

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 \$5,133,182,935.15

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 \$450,273,862.72

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 \$71,181,341,455.84

(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 \$34,679,195,000.00

(c) The Floating Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$34,679,195,000.00

(d) The Principal Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$34,679,195,000.00

(e) The Floating Investor Percentage with respect to the related Monthly Period
March 1, 2004 through March 15, 2004 46.82%
March 16, 2004 through March 16, 2004 47.61%
March 17, 2004 through March 31, 2004 48.56%

(f) The Principal Investor Percentage with respect to

the Monthly Period
March 1, 2004 through March 15, 2004 46.82%
March 16, 2004 through March 16, 2004 47.61%
March 17, 2004 through March 31, 2004 48.56%

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:
\$1,105,195,925.11
1.52%

(b)
60 - 89 days:
\$786,276,769.74
1.08%

(c)
90 - 119 days:
\$661,704,552.40
0.91%

(d)
120 - 149 days:
\$625,957,254.11
0.86%

(e)
150 - or more days:
\$582,427,993.15
0.80%

Total:
\$3,761,562,494.51
5.17%

5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$169,555,565.09

6. Investor Servicing Fee

(a) The amount of the Investor Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$57,035,217.47

(b) The amount of the Net Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$35,647,010.92

(c) The amount of the Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$21,388,206.55

8th day of April, 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 March 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 April 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* Earnings	Interest Funding sub-Account
	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)	\$576,944.44	\$576,944.44	\$0.00	\$576,944.44	\$0.00
Class A(2001-3)	\$1,059,166.67	\$1,059,166.67	\$0.00	\$3,109,166.67	\$1,851.88
Class A(2001-Emerald)	\$4,546,835.88	\$4,546,835.88	\$0.00	\$126,199,422.86	\$80,203.82
Class A(2001-4)	\$1,050,555.56	\$1,050,555.56	\$0.00	\$1,050,555.56	\$0.00
Class A(2001-5)	\$559,722.22	\$559,722.22	\$0.00	\$559,722.22	\$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)	\$849,609.92	\$849,609.92	\$0.00	\$1,544,745.31	\$627.53
Class A(2002-3)	\$858,958.33	\$858,958.33	\$0.00	\$858,958.33	\$0.00
Class A(2002-4)	\$1,033,333.33	\$1,033,333.33	\$0.00	\$1,033,333.33	\$0.00
Class A(2002-5)	\$820,208.33	\$820,208.33	\$0.00	\$820,208.33	\$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)	\$597,387.86	\$597,387.86	\$0.00	\$1,629,239.63	\$931.81
Class A(2002-8)	\$437,444.44	\$437,444.44	\$0.00	\$1,284,111.11	\$764.77
Class A(2002-9)	\$729,361.11	\$729,361.11	\$0.00	\$2,141,027.78	\$1,274.92
Class A(2002-10)	\$1,059,166.67	\$1,059,166.67	\$0.00	\$1,059,166.67	\$0.00
Class A(2002-11)	\$644,781.28	\$644,781.28	\$0.00	\$1,758,494.38	\$1,005.85
Class A(2002-12)	\$1,485,416.67	\$1,485,416.67	\$0.00	\$1,485,416.67	\$0.00
Class A(2002-13)	\$525,277.78	\$525,277.78	\$0.00	\$525,277.78	\$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)	\$981,666.67	\$981,666.67	\$0.00	\$981,666.67	\$0.00
Class A(2003-3)	\$781,458.33	\$781,458.33	\$0.00	\$781,458.33	\$0.00
Class A(2003-4)	\$846,041.67	\$846,041.67	\$0.00	\$846,041.67	\$0.00
Class A(2003-5)	\$714,327.45	\$714,327.45	\$0.00	\$1,948,165.75	\$1,114.20
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)	\$826,666.67	\$826,666.67	\$0.00	\$826,666.67	\$0.00
Class A(2003-9)	\$1,103,083.33	\$1,103,083.33	\$0.00	\$1,103,083.33	\$0.00
Class A(2003-10)	\$581,250.00	\$581,250.00	\$0.00	\$581,250.00	\$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)	\$516,666.67	\$516,666.67	\$0.00	\$516,666.67	\$0.00
Class A(2004-2)	\$930,000.00	\$930,000.00	\$0.00	\$1,033,333.33	\$93.00
Class A(2004-1)	\$1,351,516.18	\$1,351,516.18	\$0.00	\$1,461,844.03	\$99.32
Class A(2004-3)	\$761,250.00	\$761,250.00	\$0.00	\$761,250.00	\$0.00
Class A Total:	\$43,059,347.46	\$43,059,347.46	\$0.00	\$173,308,467.52	\$87,967.10
Class B:					
Class B(2001-1)	\$315,381.94	\$315,381.94	\$0.00	\$315,381.94	\$0.00
Class B(2001-2)	\$312,152.78	\$312,152.78	\$0.00	\$312,152.78	\$0.00
Class B(2001-3)	\$205,375.00	\$205,375.00	\$0.00	\$205,375.00	\$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)	\$316,458.33	\$316,458.33	\$0.00	\$316,458.33	\$0.00
Class B(2002-3)	\$320,763.89	\$320,763.89	\$0.00	\$320,763.89	\$0.00
Class B(2002-4)	\$273,833.33	\$273,833.33	\$0.00	\$273,833.33	\$0.00
Class B(2003-1)	\$263,500.00	\$263,500.00	\$0.00	\$263,500.00	\$0.00
Class B(2003-2)	\$254,888.89	\$254,888.89	\$0.00	\$254,888.89	\$0.00
Class B(2003-3)	\$252,305.56	\$252,305.56	\$0.00	\$252,305.56	\$0.00
Class B(2003-5)	\$188,583.33	\$188,583.33	\$0.00	\$188,583.33	\$0.00
Class B(2003-4)	\$554,640.40	\$554,640.40	\$0.00	\$554,640.40	\$0.00
Class B Total:	\$4,330,800.12	\$4,330,800.12	\$0.00	\$4,330,800.12	\$0.00
Class C:					
Class C(2001-1)	\$460,694.44	\$460,694.44	\$0.00	\$460,694.44	\$0.00
Class C(2001-2)	\$192,888.89	\$192,888.89	\$0.00	\$192,888.89	\$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)	\$460,694.44	\$460,694.44	\$0.00	\$460,694.44	\$0.00
Class C(2001-5)	\$298,375.00	\$298,375.00	\$0.00	\$298,375.00	\$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)	\$175,666.67	\$175,666.67	\$0.00	\$175,666.67	\$0.00
Class C(2002-3)	\$420,222.22	\$420,222.22	\$0.00	\$420,222.22	\$0.00
Class C(2002-4)	\$197,194.44	\$197,194.44	\$0.00	\$197,194.44	\$0.00
Class C(2002-5)	\$337,500.00	\$337,500.00	\$0.00	\$337,500.00	\$0.00
Class C(2002-6)	\$133,041.67	\$133,041.67	\$0.00	\$133,041.67	\$0.00
Class C(2002-7)	\$279,166.67	\$279,166.67	\$0.00	\$279,166.67	\$0.00
Class C(2003-1)	\$480,500.00	\$480,500.00	\$0.00	\$480,500.00	\$0.00
Class C(2003-2)	\$231,638.89	\$231,638.89	\$0.00	\$231,638.89	\$0.00
Class C(2003-3)	\$367,694.44	\$367,694.44	\$0.00	\$367,694.44	\$0.00
Class C(2003-4)	\$903,822.66	\$903,822.66	\$0.00	\$1,643,313.93	\$668.16
Class C(2003-5)	\$195,472.22	\$195,472.22	\$0.00	\$195,472.22	\$0.00
Class C(2003-6)	\$488,680.56	\$488,680.56	\$0.00	\$488,680.56	\$0.00
Class C(2003-7)	\$210,111.11	\$210,111.11	\$0.00	\$210,111.11	\$0.00
Class C(2004-1)	\$311,666.67	\$311,666.67	\$0.00	\$311,666.67	\$0.00
Class C Total:	\$9,745,030.99	\$9,745,030.99	\$0.00	\$10,484,522.26	\$668.16
Total:	\$57,135,178.57	\$57,135,178.57	\$0.00	\$188,123,789.90	\$88,635.26

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

B.

Amount of interest to be
paid on corresponding
Interest Payment Date

CUSIP
Interest Payment Date
Number Interest Rate

Class A					
Class A(2001-1)	55264TAC5	April 15, 2004	5.75000000%	\$4,791,666.67	
Class A(2001-2)	55264TAE1	April 15, 2004	1.34000000%	\$576,944.44	
Class A(2001-3)	55264TAG6	April 15, 2004	1.23000000%	\$3,109,166.67	
Class A(2001-4)	55264TAL5	April 15, 2004	1.22000000%	\$1,050,555.56	
Class A(2001-5)	55264TAM3	April 15, 2004	1.30000000%	\$559,722.22	
Class A(2002-1)	55264TAQ4	April 15, 2004	4.95000000%	\$4,125,000.00	
Class A(2002-3)	55264TAT8	April 15, 2004	1.33000000%	\$858,958.33	
Class A(2002-4)	55264TAU5	April 15, 2004	1.20000000%	\$1,033,333.33	
Class A(2002-5)	55264TAV3	April 15, 2004	1.27000000%	\$820,208.33	
Class A(2002-6)	55264TAZ4	April 15, 2004	3.90000000%	\$2,437,500.00	
Class A(2002-7)	015111453	April 15, 2004	1.31060000%	\$1,629,239.63	
Class A(2002-8)	55264TBA8	April 15, 2004	1.27000000%	\$1,284,111.11	
Class A(2002-9)	55264TBB6	April 15, 2004	1.21000000%	\$2,141,027.78	
Class A(2002-10)	55264TBF7	April 15, 2004	1.23000000%	\$1,059,166.67	
Class A(2002-11)	015665394	April 15, 2004	1.43375000%	\$1,758,494.38	
Class A(2002-12)	55264TBK6	April 15, 2004	1.15000000%	\$1,485,416.67	
Class A(2002-13)	55264TBL4	April 15, 2004	1.22000000%	\$525,277.78	
Class A(2003-1)	55264TBQ3	April 15, 2004	3.30000000%	\$1,375,000.00	
Class A(2003-2)	55264TBR1	April 15, 2004	1.14000000%	\$981,666.67	
Class A(2003-3)	55264TBS9	April 15, 2004	1.21000000%	\$781,458.33	
Class A(2003-4)	55264TBT7	April 15, 2004	1.31000000%	\$846,041.67	
Class A(2003-5)	016803677	April 15, 2004	1.42150000%	\$1,948,165.75	
Class A(2003-6)	55264TBV2	April 15, 2004	2.75000000%	\$1,145,833.33	
Class A(2003-7)	55264TBY6	April 15, 2004	2.65000000%	\$1,435,416.67	
Class A(2003-8)	55264TCA7	April 15, 2004	1.28000000%	\$826,666.67	
Class A(2003-9)	55264TCC3	April 15, 2004	1.22000000%	\$1,103,083.33	
Class A(2003-10)	55264TCF6	April 15, 2004	1.35000000%	\$581,250.00	
Class A(2003-11)	55264TCH2	April 15, 2004	3.65000000%	\$1,520,833.33	
Class A(2003-12)	55264TCJ8	April 15, 2004	1.20000000%	\$516,666.67	
Class A(2004-2)	55264TCK5	April 15, 2004	1.24000000%	\$1,033,333.33	
Class A(2004-1)	01890514	April 15, 2004	1.31908000%	\$1,461,844.03	
Class A(2004-3)	55264TCL3	April 15, 2004	1.35000000%	\$761,250.00	
Total Class A				\$45,564,299.35	
Class B					
Class B(2001-1)	55264TAA9	April 15, 2004	1.46500000%	\$315,381.94	
Class B(2001-2)	55264TAP0	April 15, 2004	1.45000000%	\$312,152.78	
Class B(2001-3)	55264TAP6	April 15, 2004	1.59000000%	\$205,375.00	
Class B(2002-1)	55264TAR2	April 15, 2004	5.15000000%	\$1,072,916.67	
Class B(2002-2)	55264TAX9	April 15, 2004	1.47000000%	\$316,458.33	
Class B(2002-3)	55264TBC4	April 15, 2004	1.49000000%	\$320,763.89	
Class B(2002-4)	55264TBG5	April 15, 2004	1.59000000%	\$273,833.33	
Class B(2003-1)	55264TBP5	April 15, 2004	1.53000000%	\$263,500.00	
Class B(2003-2)	55264TBW0	April 15, 2004	1.48000000%	\$254,888.89	
Class B(2003-3)	55264TCB5	April 15, 2004	1.46500000%	\$252,305.56	
Class B(2003-5)	55264TCE9	April 15, 2004	1.46000000%	\$188,583.33	
Total Class B				\$3,776,159.72	
Class C					
Class C(2001-1)	55264TAB7	April 15, 2004	2.14000000%	\$460,694.44	
Class C(2001-2)	55264TAD3	April 15, 2004	2.24000000%	\$192,888.89	
Class C(2001-3)	55264TAF8	April 15, 2004	6.55000000%	\$2,183,333.33	
Class C(2001-4)	55264TAK7	April 15, 2004	2.14000000%	\$460,694.44	
Class C(2001-5)	55264TAN1	April 15, 2004	2.31000000%	\$298,375.00	
Class C(2002-1)	55264TAS0	April 15, 2004	6.80000000%	\$1,416,666.67	
Class C(2002-2)	55264TAW1	April 15, 2004	2.04000000%	\$175,666.67	
Class C(2002-3)	55264TAY7	April 15, 2004	2.44000000%	\$420,222.22	
Class C(2002-4)	55264TBD2	April 15, 2004	2.29000000%	\$197,194.44	
Class C(2002-5)	55264TBE0	April 15, 2004	4.05000000%	\$337,500.00	
Class C(2002-6)	55264TBH3	April 15, 2004	3.09000000%	\$133,041.67	
Class C(2002-7)	55264TBJ9	April 15, 2004	6.70000000%	\$279,166.67	
Class C(2003-1)	55264TBM2	April 15, 2004	2.79000000%	\$480,500.00	
Class C(2003-2)	55264TBN0	April 15, 2004	2.69000000%	\$231,638.89	
Class C(2003-3)	55264TBU4	April 15, 2004	2.44000000%	\$367,694.44	
Class C(2003-5)	55264TBX8	April 15, 2004	2.27000000%	\$195,472.22	
Class C(2003-6)	55264TBZ3	April 15, 2004	2.27000000%	\$488,680.56	
Class C(2003-7)	55264TCG4	April 15, 2004	2.44000000%	\$210,111.11	
Class C(2004-1)	55264TCM1	April 15, 2004	1.87000000%	\$311,666.67	
Total Class C				\$8,841,208.33	

* 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 Class C Reserve Interest Principal 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 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):

	Initial Dollar Principal Amount Principal 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)	\$4,500,000,000.00	\$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
Class A (2004-2)	\$600,000,000.00	\$600,000,000.00	\$600,000,000.00	\$600,000,000.00
Class A (2004-1)	\$752,760,000.00	\$752,760,000.00	\$752,760,000.00	\$752,760,000.00
Class A (2004-3)	\$700,000,000.00	\$700,000,000.00	\$700,000,000.00	\$700,000,000.00
Total Class A:	\$28,544,985,000.00	\$28,544,985,000.00	\$28,544,985,000.00	\$28,544,985,000.00
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	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Class B (2003-5)	\$150,000,000.00	\$150,000,000.00	\$150,000,000.00	\$150,000,000.00
Class B (2003-4)	\$331,650,000.00	\$331,650,000.00	\$331,650,000.00	\$331,650,000.00
Total Class B:	\$2,681,650,000.00	\$2,681,650,000.00	\$2,681,650,000.00	\$2,681,650,000.00
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
Class C (2003-1)	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Class C (2003-2)	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00
Class C (2003-3)	\$175,000,000.00	\$175,000,000.00	\$175,000,000.00	\$175,000,000.00
Class C (2003-4)	\$327,560,000.00	\$327,560,000.00	\$327,560,000.00	\$327,560,000.00
Class C (2003-5)	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00
Class C (2003-6)	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00	\$250,000,000.00
Class C (2003-7)	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00	\$100,000,000.00
Class C (2004-1)	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00	\$200,000,000.00
Total Class C:	\$3,452,560,000.00	\$3,452,560,000.00	\$3,452,560,000.00	\$3,452,560,000.00
Total:	\$34,679,195,000.00	\$34,679,195,000.00	\$34,679,195,000.00	\$34,679,195,000.00

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
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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 * Liquidation	Increases from accretions on Principal for Discount Notes	Increases from amounts withdrawn from the Principal Funds Funding sub-Account in respect of	Reimbursements	Reductions due to from Available Available Principal Amounts Funding sub-Account	Reductions due to reallocations of Charge-Offs	Reductions due to Investor in the Principal	Ending Nominal amounts on deposit Amount
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Prefunding Excess
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	
Class A(2004-2)	\$600,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$600,000,000.00	
Class A(2004-1)	\$752,760,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$752,760,000.00	
Class A(2004-3)	\$700,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$700,000,000.00	
	\$28,544,985,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$28,544,985,000.00	
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	
Class C(2004-1)	\$200,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200,000,000.00	
	\$3,452,560,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,452,560,000.00	
Total:	\$34,679,195,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$34,679,195,000.00	

* 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 238,763,090.79

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