

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20529

FORM 8-K

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, 2005

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

(Address of principal executive office)

(Zip Code)

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

N/A

(Former name or address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to
simultaneously satisfy the filing obligation of the registrant under any of the
following provisions (see General Instruction A.2. below):

- ☐ Written communication pursuant to Rule 425 under the Securities Act
(17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act
(17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the
Exchange Act (17 CFR
240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the
Exchange Act (17 CFR
240.13e-4(c))

Section 8 - Other Events.

ITEM 8.01. Other Events.

April 15, 2005 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, 2005, are included as Exhibits
to this Report under Exhibit 20.

Section 9 - Financial Statements and Exhibits

ITEM 9.01 (c). Exhibits.

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

20.1 MBNAseries Noteholders' Statement for the month ended March 31, 2005.

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, 2005

MBNA AMERICA BANK, NATIONAL ASSOCIATION,
as Servicer

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, 2005

The information which is required to be prepared with respect to the Transfer Date of April 14, 2005 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 \$613,238,449.51

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 \$6,716,653,216.45

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 \$555,830,877.40

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 \$66,569,004,759.21

(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 \$40,242,415,000.00

(c) The Floating Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$40,242,415,000.00

(d) The Principal Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$40,242,415,000.00

(e) The Floating Investor Percentage with respect to the related Monthly Period March 1, 2005 through March 31, 2005 59.36%

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

March 1, 2005 through March 31, 200559.36%

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:
\$1,034,842,327.32
1.52%

(b)
60 - 89 days:
\$751,550,241.25
1.11%

(c)
90 - 119 days:
\$605,221,070.34
0.89%

(d)
120 - 149 days:
\$566,716,364.41
0.83%

(e)
150 - or more days:
\$548,316,535.49
0.81%

Total:
\$3,506,646,538.81
5.16%

5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$179,828,367.05

6. Investor Servicing Fee

(a) The amount of the Investor Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$67,070,691.67

(b) The amount of the Net Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$41,919,182.29

(c) The amount of the Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$25,151,509.38

IN WITNESS WHEREOF, the undersigned has duly executed this certificate this 8th day of April, 2005.

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

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

1

C-3

2001-D A-1

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2001-D A-1

EXHIBIT C
SCHEDULE TO MONTHLY NOTEHOLDERS' STATEMENT

MBNAseries
MBNA CREDIT CARD MASTER NOTE TRUST

MONTHLY PERIOD ENDING March 31, 2005

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, 2005 and with respect to the performance of the Trust during the related Monthly Period.

Targeted Deposit to	Actual Deposit to	Shortfall from	Interest Funding	Interest Funding	
	Interest Funding	Interest Funding	earlier Monthly	sub-account Balance	sub-Account
	sub-Account	for sub-Account	Periods prior to	Withdrawals*	Earnings
	applicable Monthly	applicable Monthly			
	Period	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)	\$1,317,500.00	\$1,317,500.00	\$0.00	\$1,317,500.00	\$0.00
Class A(2001-3)	\$2,385,277.79	\$2,385,277.79	\$0.00	\$6,694,166.67	\$10,002.17
Class A(2001-Emerald)	\$11,699,022.69	\$11,699,022.69	\$0.00	\$117,521,218.69	\$232,679.02
Class A(2001-5)	\$1,300,277.78	\$1,300,277.78	\$0.00	\$1,300,277.78	\$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)	\$1,866,134.36	\$1,866,134.36	\$0.00	\$3,449,521.09	\$3,676.11
Class A(2002-3)	\$1,969,791.67	\$1,969,791.67	\$0.00	\$1,969,791.67	\$0.00
Class A(2002-4)	\$2,514,444.44	\$2,514,444.44	\$0.00	\$2,514,444.44	\$0.00
Class A(2002-5)	\$1,931,041.67	\$1,931,041.67	\$0.00	\$1,931,041.67	\$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)	\$1,303,897.24	\$1,303,897.24	\$0.00	\$3,516,571.34	\$5,135.44
Class A(2002-8)	\$967,888.89	\$967,888.89	\$0.00	\$2,716,333.33	\$4,058.31
Class A(2002-9)	\$1,657,638.89	\$1,657,638.89	\$0.00	\$4,652,083.33	\$6,951.49
Class A(2002-10)	\$2,540,277.78	\$2,540,277.78	\$0.00	\$2,540,277.78	\$0.00
Class A(2002-11)	\$1,341,842.11	\$1,341,842.11	\$0.00	\$3,618,907.49	\$5,286.00
Class A(2002-12)	\$3,707,083.33	\$3,707,083.33	\$0.00	\$3,707,083.33	\$0.00
Class A(2002-13)	\$1,265,833.33	\$1,265,833.33	\$0.00	\$1,265,833.33	\$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)	\$2,462,777.78	\$2,462,777.78	\$0.00	\$2,462,777.78	\$0.00
Class A(2003-3)	\$1,892,291.67	\$1,892,291.67	\$0.00	\$1,892,291.67	\$0.00
Class A(2003-4)	\$1,956,875.00	\$1,956,875.00	\$0.00	\$1,956,875.00	\$0.00
Class A(2003-5)	\$1,493,228.27	\$1,493,228.27	\$0.00	\$4,027,191.41	\$5,881.32
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)	\$1,937,500.00	\$1,937,500.00	\$0.00	\$1,937,500.00	\$0.00
Class A(2003-9)	\$2,658,250.00	\$2,658,250.00	\$0.00	\$2,658,250.00	\$0.00
Class A(2003-10)	\$1,321,805.56	\$1,321,805.56	\$0.00	\$1,321,805.56	\$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)	\$1,257,222.22	\$1,257,222.22	\$0.00	\$1,257,222.22	\$0.00
Class A(2004-2)	\$1,529,333.33	\$1,529,333.33	\$0.00	\$1,529,333.33	\$0.00
Class A(2004-1)	\$1,989,770.50	\$1,989,770.50	\$0.00	\$5,366,350.76	\$7,838.67
Class A(2004-3)	\$1,850,527.78	\$1,850,527.78	\$0.00	\$1,850,527.78	\$0.00
Class A(2004-4)	\$3,261,975.00	\$3,261,975.00	\$0.00	\$3,261,975.00	\$0.00
Class A(2004-5)	\$2,776,787.15	\$2,776,787.15	\$0.00	\$5,132,848.98	\$5,469.00
Class A(2004-6)	\$1,270,138.89	\$1,270,138.89	\$0.00	\$1,270,138.89	\$0.00
Class A(2004-7)	\$2,255,250.00	\$2,255,250.00	\$0.00	\$2,255,250.00	\$0.00
Class A(2004-8)	\$1,274,444.44	\$1,274,444.44	\$0.00	\$1,274,444.44	\$0.00
Class A(2004-9)	\$1,840,824.63	\$1,840,824.63	\$0.00	\$1,840,824.63	\$0.00
Class A(2004-10)	\$1,244,305.56	\$1,244,305.56	\$0.00	\$1,244,305.56	\$0.00
Class A Total:	\$88,872,509.75	\$88,872,509.75	\$0.00	\$218,086,214.95	\$286,977.53
Class B:					
Class B(2001-1)	\$685,659.72	\$685,659.72	\$0.00	\$685,659.72	\$0.00
Class B(2001-2)	\$682,430.56	\$682,430.56	\$0.00	\$682,430.56	\$0.00
Class B(2001-3)	\$427,541.67	\$427,541.67	\$0.00	\$427,541.67	\$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)	\$686,736.11	\$686,736.11	\$0.00	\$686,736.11	\$0.00
Class B(2002-3)	\$691,041.67	\$691,041.67	\$0.00	\$691,041.67	\$0.00
Class B(2002-4)	\$570,055.56	\$570,055.56	\$0.00	\$570,055.56	\$0.00
Class B(2003-1)	\$559,722.22	\$559,722.22	\$0.00	\$559,722.22	\$0.00
Class B(2003-2)	\$551,111.11	\$551,111.11	\$0.00	\$551,111.11	\$0.00
Class B(2003-3)	\$548,527.78	\$548,527.78	\$0.00	\$548,527.78	\$0.00
Class B(2003-5)	\$410,750.00	\$410,750.00	\$0.00	\$410,750.00	\$0.00
Class B(2003-4)	\$1,138,344.40	\$1,138,344.40	\$0.00	\$1,138,344.40	\$0.00
Class B(2004-1)	\$1,297,916.67	\$1,297,916.67	\$0.00	\$1,297,916.67	\$0.00
Class B(2004-2)	\$413,333.33	\$413,333.33	\$0.00	\$413,333.33	\$0.00
Class B Total:	\$9,736,087.47	\$9,736,087.47	\$0.00	\$9,736,087.47	\$0.00
Class C:					
Class C(2001-1)	\$830,972.22	\$830,972.22	\$0.00	\$830,972.22	\$0.00
Class C(2001-2)	\$341,000.00	\$341,000.00	\$0.00	\$341,000.00	\$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)	\$830,972.22	\$830,972.22	\$0.00	\$830,972.22	\$0.00
Class C(2001-5)	\$520,541.67	\$520,541.67	\$0.00	\$520,541.67	\$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)	\$323,777.78	\$323,777.78	\$0.00	\$323,777.78	\$0.00
Class C(2002-3)	\$716,444.44	\$716,444.44	\$0.00	\$716,444.44	\$0.00
Class C(2002-4)	\$345,305.56	\$345,305.56	\$0.00	\$345,305.56	\$0.00
Class C(2002-5)	\$337,500.00	\$337,500.00	\$0.00	\$337,500.00	\$0.00
Class C(2002-6)	\$207,097.22	\$207,097.22	\$0.00	\$207,097.22	\$0.00
Class C(2002-7)	\$279,166.67	\$279,166.67	\$0.00	\$279,166.67	\$0.00
Class C(2003-1)	\$776,722.22	\$776,722.22	\$0.00	\$776,722.22	\$0.00
Class C(2003-2)	\$379,750.00	\$379,750.00	\$0.00	\$379,750.00	\$0.00
Class C(2003-3)	\$626,888.89	\$626,888.89	\$0.00	\$626,888.89	\$0.00
Class C(2003-4)	\$1,411,267.69	\$1,411,267.69	\$0.00	\$2,608,706.94	\$2,779.67
Class C(2003-5)	\$343,583.33	\$343,583.33	\$0.00	\$343,583.33	\$0.00
Class C(2003-6)	\$858,958.33	\$858,958.33	\$0.00	\$858,958.33	\$0.00
Class C(2003-7)	\$358,222.22	\$358,222.22	\$0.00	\$358,222.22	\$0.00
Class C(2004-1)	\$618,277.78	\$618,277.78	\$0.00	\$618,277.78	\$0.00
Class C(2004-2)	\$878,548.61	\$878,548.61	\$0.00	\$878,548.61	\$0.00
Class C Total:	\$14,584,996.85	\$14,584,996.85	\$0.00	\$15,782,436.10	\$2,779.67
Total:	\$113,193,594.07	\$113,193,594.07	\$0.00	\$243,604,738.52	\$289,757.20

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

CUSIP	Interest	Payment Date	Interest Rate	Amount of interest to be
				paid on corresponding Interest Payment Date
Class A				
Class A(2001-1)	55264TAC5	April 15, 2005	5.7500000%	\$4,791,666.67
Class A(2001-2)	55264TAE1	April 15, 2005	3.0600000%	\$1,317,500.00
Class A(2001-3)	55264TAG6	April 15, 2005	2.7700000%	\$6,694,166.67
Class A(2001-5)	55264TAM3	April 15, 2005	3.0200000%	\$1,300,277.78
Class A(2002-1)	55264TAQ4	April 15, 2005	4.9500000%	\$4,125,000.00
Class A(2002-3)	55264TAT8	April 15, 2005	3.0500000%	\$1,969,791.67
Class A(2002-4)	55264TAU5	April 15, 2005	2.9200000%	\$2,514,444.44
Class A(2002-5)	55264TAV3	April 15, 2005	2.9900000%	\$1,931,041.67
Class A(2002-6)	55264TAZ4	April 15, 2005	3.9000000%	\$2,437,500.00
Class A(2002-7)	015111453	April 15, 2005	2.8606000%	\$3,516,571.34
Class A(2002-8)	55264TBA8	April 15, 2005	2.8100000%	\$2,716,333.33
Class A(2002-9)	55264TBB6	April 15, 2005	2.7500000%	\$4,652,083.33
Class A(2002-10)	55264TBF7	April 15, 2005	2.9500000%	\$2,540,277.78
Class A(2002-11)	015665394	April 15, 2005	2.9837500%	\$3,618,907.49
Class A(2002-12)	55264TBK6	April 15, 2005	2.8700000%	\$3,707,083.33
Class A(2002-13)	55264TBL4	April 15, 2005	2.9400000%	\$1,265,833.33
Class A(2003-1)	55264TBQ3	April 15, 2005	3.3000000%	\$1,375,000.00
Class A(2003-2)	55264TBR1	April 15, 2005	2.8600000%	\$2,462,777.78
Class A(2003-3)	55264TBS9	April 15, 2005	2.9300000%	\$1,892,291.67
Class A(2003-4)	55264TBT7	April 15, 2005	3.0300000%	\$1,956,875.00
Class A(2003-5)	016803677	April 15, 2005	2.9715000%	\$4,027,191.41
Class A(2003-6)	55264TBV2	April 15, 2005	2.7500000%	\$1,145,833.33
Class A(2003-7)	55264TBY6	April 15, 2005	2.6500000%	\$1,435,416.67
Class A(2003-8)	55264TCA7	April 15, 2005	3.0000000%	\$1,937,500.00
Class A(2003-9)	55264TCC3	April 15, 2005	2.9400000%	\$2,658,250.00
Class A(2003-10)	55264TCF6	April 15, 2005	3.0700000%	\$1,321,805.56
Class A(2003-11)	55264TCH2	April 15, 2005	3.6500000%	\$1,520,833.33
Class A(2003-12)	55264TCJ8	April 15, 2005	2.9200000%	\$1,257,222.22
Class A(2004-2)	55264TCK5	April 15, 2005	2.9600000%	\$1,529,333.33
Class A(2004-1)	01890514	April 15, 2005	2.8836000%	\$5,366,350.76
Class A(2004-3)	55264TCL3	April 15, 2005	3.0700000%	\$1,850,527.78
Class A(2004-4)	55264TCP4	April 15, 2005	2.7000000%	\$3,037,500.00
Class A(2004-6)	55264TCQ2	April 15, 2005	2.9500000%	\$1,270,138.89
Class A(2004-7)	55264TCS8	April 15, 2005	2.9100000%	\$2,255,250.00
Class A(2004-8)	55264TCU3	April 15, 2005	2.9600000%	\$1,274,444.44
Class A(2004-9)	020110562	April 15, 2005	2.9840000%	\$1,840,824.63
Class A(2004-10)	55264TCV1	April 15, 2005	2.8900000%	\$1,244,305.56
Total Class A				\$91,758,151.19
Class B				
Class B(2001-1)	55264TAA9	April 15, 2005	3.1850000%	\$685,659.72
Class B(2001-2)	55264TAJ0	April 15, 2005	3.1700000%	\$682,430.56
Class B(2001-3)	55264TAF6	April 15, 2005	3.3100000%	\$427,541.67
Class B(2002-1)	55264TAR2	April 15, 2005	5.1500000%	\$1,072,916.67
Class B(2002-2)	55264TAX9	April 15, 2005	3.1900000%	\$686,736.11
Class B(2002-3)	55264TBC4	April 15, 2005	3.2100000%	\$691,041.67
Class B(2002-4)	55264TBG5	April 15, 2005	3.3100000%	\$570,055.56
Class B(2003-1)	55264TBP5	April 15, 2005	3.2500000%	\$559,722.22
Class B(2003-2)	55264TBW0	April 15, 2005	3.2000000%	\$551,111.11
Class B(2003-3)	55264TCB5	April 15, 2005	3.1850000%	\$548,527.78
Class B(2003-5)	55264TCE9	April 15, 2005	3.1800000%	\$410,750.00
Class B(2004-1)	55264TCN9	April 15, 2005	4.4500000%	\$1,297,916.67
Class B(2004-2)	55264TCT6	April 15, 2005	3.2000000%	\$413,333.33
Total Class B				\$8,597,743.07
Class C				
Class C(2001-1)	55264TAB7	April 15, 2005	3.8600000%	\$830,972.22
Class C(2001-2)	55264TAD3	April 15, 2005	3.9600000%	\$341,000.00
Class C(2001-3)	55264TAF8	April 15, 2005	6.5500000%	\$2,183,333.33
Class C(2001-4)	55264TAK7	April 15, 2005	3.8600000%	\$830,972.22
Class C(2001-5)	55264TAN1	April 15, 2005	4.0300000%	\$520,541.67
Class C(2002-1)	55264TAS0	April 15, 2005	6.8000000%	\$1,416,666.67
Class C(2002-2)	55264TAW1	April 15, 2005	3.7600000%	\$323,777.78
Class C(2002-3)	55264TAY7	April 15, 2005	4.1600000%	\$716,444.44
Class C(2002-4)	55264TBD2	April 15, 2005	4.0100000%	\$345,305.56
Class C(2002-5)	55264TBE0	April 15, 2005	4.0500000%	\$337,500.00
Class C(2002-6)	55264TBH3	April 15, 2005	4.8100000%	\$207,097.22
Class C(2002-7)	55264TBJ9	April 15, 2005	6.7000000%	\$279,166.67
Class C(2003-1)	55264TBM2	April 15, 2005	4.5100000%	\$776,722.22
Class C(2003-2)	55264TBN0	April 15, 2005	4.4100000%	\$379,750.00
Class C(2003-3)	55264TBU4	April 15, 2005	4.1600000%	\$626,888.89
Class C(2003-5)	55264TBX8	April 15, 2005	3.9900000%	\$343,583.33
Class C(2003-6)	55264TBZ3	April 15, 2005	3.9900000%	\$858,958.33
Class C(2003-7)	55264TCG4	April 15, 2005	4.1600000%	\$358,222.22
Class C(2004-1)	55264TCM1	April 15, 2005	3.5900000%	\$618,277.78
Class C(2004-2)	55264TCR0	April 15, 2005	3.7100000%	\$878,548.61
Total Class C				\$13,173,729.16

* 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	
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				
withdrawal				

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	Amount of principal
Payment Date		
to be paid on		
corresponding		
Principal Payment		
Date		

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	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)	\$4,850,000,000.00	\$4,850,000,000.00	\$4,850,000,000.00	\$4,850,000,000.00
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
Class A(2004-4)	\$1,350,000,000.00	\$1,350,000,000.00	\$1,350,000,000.00	\$1,350,000,000.00
Class A(2004-5)	\$1,015,240,000.00	\$1,015,240,000.00	\$1,015,240,000.00	\$1,015,240,000.00
Class A(2004-6)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2004-7)	\$900,000,000.00	\$900,000,000.00	\$900,000,000.00	\$900,000,000.00
Class A(2004-8)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Class A(2004-9)	\$672,980,000.00	\$672,980,000.00	\$672,980,000.00	\$672,980,000.00
Class A(2004-10)	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00	\$500,000,000.00
Total Class A:	\$33,333,205,000.00	\$33,333,205,000.00	\$33,333,205,000.00	\$33,333,205,000.00
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
Class B(2004-1)	\$350,000,000.00	\$350,000,000.00	\$350,000,000.00	\$350,000,000.00
Class B(2004-2)	\$150,000,000.00	\$150,000,000.00	\$150,000,000.00	\$150,000,000.00
Total Class B:	\$3,181,650,000.00	\$3,181,650,000.00	\$3,181,650,000.00	\$3,181,650,000.00
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
Class C(2004-2)	\$275,000,000.00	\$275,000,000.00	\$275,000,000.00	\$275,000,000.00
Total Class C:	\$3,727,560,000.00	\$3,727,560,000.00	\$3,727,560,000.00	\$3,727,560,000.00
Total:	\$40,242,415,000.00	\$40,242,415,000.00	\$40,242,415,000.00	\$40,242,415,000.00

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

NOTHING TO REPORT

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
	Liquidation	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	\$1,000,000,000.00
Class A(2001-2)	\$500,000,000.00		\$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	\$1,000,000,000.00
Class A(2001-Emerald)	\$4,850,000,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,850,000,000.00
Class A(2001-5)	\$500,000,000.00		\$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	\$1,000,000,000.00
Class A(2002-2)	\$656,175,000.00		\$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	\$750,000,000.00
Class A(2002-4)	\$1,000,000,000.00		\$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	\$750,000,000.00
Class A(2002-6)	\$750,000,000.00		\$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	\$497,250,000.00
Class A(2002-8)	\$400,000,000.00		\$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	\$700,000,000.00
Class A(2002-10)	\$1,000,000,000.00		\$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	\$490,600,000.00
Class A(2002-12)	\$1,500,000,000.00		\$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	\$500,000,000.00
Class A(2003-1)	\$500,000,000.00		\$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	\$1,000,000,000.00
Class A(2003-3)	\$750,000,000.00		\$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	\$750,000,000.00
Class A(2003-5)	\$548,200,000.00		\$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	\$500,000,000.00
Class A(2003-7)	\$650,000,000.00		\$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	\$750,000,000.00
Class A(2003-9)	\$1,050,000,000.00		\$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	\$500,000,000.00
Class A(2003-11)	\$500,000,000.00		\$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	\$500,000,000.00
Class A(2004-2)	\$600,000,000.00		\$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	\$752,760,000.00
Class A(2004-3)	\$700,000,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$700,000,000.00
Class A(2004-4)	\$1,350,000,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,350,000,000.00
Class A(2004-5)	\$1,015,240,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,015,240,000.00
Class A(2004-6)	\$500,000,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500,000,000.00
Class A(2004-7)	\$900,000,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$900,000,000.00
Class A(2004-8)	\$500,000,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500,000,000.00
Class A(2004-9)	\$672,980,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$672,980,000.00
Class A(2004-10)	\$500,000,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500,000,000.00
	\$33,333,205,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$33,333,205,000.00
Class B								
Class B(2001-1)	\$250,000,000.00		\$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	\$250,000,000.00
Class B(2001-3)	\$150,000,000.00		\$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	\$250,000,000.00
Class B(2002-2)	\$250,000,000.00		\$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	\$250,000,000.00
Class B(2002-4)	\$200,000,000.00		\$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	\$200,000,000.00
Class B(2003-2)	\$200,000,000.00		\$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	\$200,000,000.00
Class B(2003-5)	\$150,000,000.00		\$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	\$331,650,000.00
Class B(2004-1)	\$350,000,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$350,000,000.00
Class B(2004-2)	\$150,000,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150,000,000.00
	\$3,181,650,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,181,650,000.00
Class C								
Class C(2001-1)	\$250,000,000.00		\$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	\$100,000,000.00
Class C(2001-3)	\$400,000,000.00		\$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	\$250,000,000.00
Class C(2001-5)	\$150,000,000.00		\$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	\$250,000,000.00
Class C(2002-2)	\$100,000,000.00		\$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	\$200,000,000.00
Class C(2002-4)	\$100,000,000.00		\$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	\$100,000,000.00
Class C(2002-6)	\$50,000,000.00		\$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	\$50,000,000.00
Class C(2003-1)	\$200,000,000.00		\$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	\$100,000,000.00
Class C(2003-3)	\$175,000,000.00		\$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	\$327,560,000.00
Class C(2003-5)	\$100,000,000.00		\$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	\$250,000,000.00
Class C(2003-7)	\$100,000,000.00		\$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	\$200,000,000.00
Class C(2004-2)	\$275,000,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$275,000,000.00
	\$3,727,560,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,727,560,000.00
Total:	\$40,242,415,000.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$40,242,415,000.00

* 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 285,026,276.39

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