

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) June 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.

On June 15, 2005 the MBNA Credit Card Master Note Trust Class A(2002-6) will be terminated in accordance with the provisions of Section 2.12 of the Class A(2002-6) Terms Document dated as of June 26, 2002, to the MBNAseries Indenture Supplement dated as of May 24, 2001 and subsection 1408 of the Indenture. Final Payment will be made on the tranche of Notes after presentation and surrender of the tranche of Notes at the offices of The Bank of New York, as the Trustee.

June 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 May 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 May 31, 2005

20.2 MBNASeries Schedule to the Noteholders' Statement for the month ended May 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: June 15, 2005

MBNA AMERICA BANK, NATIONAL ASSOCIATION,
as Servicer

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 MAY 31, 2005

The information which is required to be prepared with respect to the Transfer Date of June 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 \$658,677,537.45

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 \$7,090,877,267.50

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 \$585,355,285.55

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 \$66,673,830,670.69

(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 \$41,792,415,000.00

(c) The Floating Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$41,792,415,000.00

(d) The Principal Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$41,792,415,000.00

(e) The Floating Investor Percentage with respect to the related Monthly Period
May 1, 2005 through May 8, 2005 61.02%
May 9, 2005 through May 18, 2005 61.77%
May 19, 2005 through May 31, 2005 62.59%

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

May 1, 2005 through May 8, 200561.02%
May 9, 2005 through May 18, 200561.77%
May 19, 2005 through May 31, 200562.59%

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:
\$1,041,733,495.25
1.53%

(b)
60 - 89 days:
\$644,058,352.70
0.95%

(c)
90 - 119 days:
\$579,169,761.25
0.85%

(d)
120 - 149 days:
\$541,370,220.98
0.80%

(e)
150 - or more days:
\$536,695,256.50
0.79%

Total:
\$3,343,027,086.68
4.92%

5. Investor Default Amount

(a)The Aggregate Investor Default Amount for the
related Monthly Period\$205,678,685.36

6. Investor Servicing Fee

(a)The amount of the Investor Servicing Fee payable by
the Trust to the Servicer for the
related Monthly Period\$69,041,121.77

(b)The amount of the Net Servicing Fee
payable by the Trust to the Servicer
for the related Monthly
Period\$43,150,701.11

(c)The amount of the Servicer Interchange
payable by the Trust to the Servicer
for the related Monthly
Period\$25,890,420.66

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

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

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 May 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 June 14, 2005 and with respect to the performance of the Trust during the related Monthly Period.

A. Targeted deposits to Interest Funding sub-Accounts:

	Targeted Deposit to Interest Funding sub-Account for applicable Monthly Period	Actual Deposit to Interest Funding sub-Account for applicable Monthly Period	Shortfall from earlier Monthly Periods	Interest Funding sub-account Balance prior to Withdrawals*	Interest Funding sub-Account Earnings
Class A:					
Class A(2001-1)	\$4,791,666.67	\$4,791,666.67	\$0.00	\$4,791,666.67	\$0.00
Class A(2001-2)	\$1,391,666.67	\$1,391,666.67	\$0.00	\$1,391,666.67	\$0.00
Class A(2001-3)	\$2,708,858.33	\$2,708,858.33	\$0.00	\$5,508,011.94	\$7,457.73
Class A(2001-Emerald)	\$13,733,385.97	\$13,733,385.97	\$0.00	\$125,499,575.56	\$271,270.60
Class A(2001-5)	\$1,375,000.00	\$1,375,000.00	\$0.00	\$1,375,000.00	\$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)	\$1,948,019.53	\$1,948,019.53	\$0.00	\$1,948,019.53	\$0.00
Class A(2002-3)	\$2,081,250.00	\$2,081,250.00	\$0.00	\$2,081,250.00	\$0.00
Class A(2002-4)	\$2,666,666.67	\$2,666,666.67	\$0.00	\$2,666,666.67	\$0.00
Class A(2002-5)	\$2,043,750.00	\$2,043,750.00	\$0.00	\$2,043,750.00	\$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)	\$1,384,261.13	\$1,384,261.13	\$0.00	\$2,722,380.22	\$3,564.09
Class A(2002-8)	\$1,096,876.67	\$1,096,876.67	\$0.00	\$2,230,315.89	\$3,019.23
Class A(2002-9)	\$1,884,534.17	\$1,884,534.17	\$0.00	\$3,831,886.14	\$5,187.99
Class A(2002-10)	\$2,691,666.67	\$2,691,666.67	\$0.00	\$2,691,666.67	\$0.00
Class A(2002-11)	\$1,416,096.46	\$1,416,096.46	\$0.00	\$2,784,989.70	\$3,646.48
Class A(2002-12)	\$3,937,500.00	\$3,937,500.00	\$0.00	\$3,937,500.00	\$0.00
Class A(2002-13)	\$1,341,666.67	\$1,341,666.67	\$0.00	\$1,341,666.67	\$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)	\$2,616,666.67	\$2,616,666.67	\$0.00	\$2,616,666.67	\$0.00
Class A(2003-3)	\$2,006,250.00	\$2,006,250.00	\$0.00	\$2,006,250.00	\$0.00
Class A(2003-4)	\$2,068,750.00	\$2,068,750.00	\$0.00	\$2,068,750.00	\$0.00
Class A(2003-5)	\$1,576,760.25	\$1,576,760.25	\$0.00	\$3,100,961.83	\$4,061.09
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)	\$2,050,000.00	\$2,050,000.00	\$0.00	\$2,050,000.00	\$0.00
Class A(2003-9)	\$2,817,500.00	\$2,817,500.00	\$0.00	\$2,817,500.00	\$0.00
Class A(2003-10)	\$1,395,833.33	\$1,395,833.33	\$0.00	\$1,395,833.33	\$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)	\$1,333,333.33	\$1,333,333.33	\$0.00	\$1,333,333.33	\$0.00
Class A(2004-2)	\$1,620,000.00	\$1,620,000.00	\$0.00	\$1,620,000.00	\$0.00
Class A(2004-1)	\$2,109,986.28	\$2,109,986.28	\$0.00	\$4,149,639.68	\$5,435.16
Class A(2004-3)	\$1,954,166.67	\$1,954,166.67	\$0.00	\$1,954,166.67	\$0.00
Class A(2004-4)	\$3,471,750.00	\$3,471,750.00	\$0.00	\$3,471,750.00	\$0.00
Class A(2004-5)	\$2,913,527.29	\$2,913,527.29	\$0.00	\$2,913,527.29	\$0.00
Class A(2004-6)	\$1,345,833.33	\$1,345,833.33	\$0.00	\$1,345,833.33	\$0.00
Class A(2004-7)	\$2,392,500.00	\$2,392,500.00	\$0.00	\$2,392,500.00	\$0.00
Class A(2004-8)	\$1,350,000.00	\$1,350,000.00	\$0.00	\$1,350,000.00	\$0.00
Class A(2004-9)	\$1,819,289.27	\$1,819,289.27	\$0.00	\$1,819,289.27	\$0.00
Class A(2004-10)	\$1,320,833.33	\$1,320,833.33	\$0.00	\$1,320,833.33	\$0.00
Class A(2005-1)	\$3,850,000.00	\$3,850,000.00	\$0.00	\$4,812,500.00	\$2,564.75
Class A(2005-2)	\$572,361.11	\$572,361.11	\$0.00	\$572,361.11	\$0.00
Class A Total:	\$99,117,789.80	\$99,117,789.80	\$0.00	\$223,997,291.50	\$306,207.12
Class B:					
Class B(2001-1)	\$721,875.00	\$721,875.00	\$0.00	\$721,875.00	\$0.00
Class B(2001-2)	\$718,750.00	\$718,750.00	\$0.00	\$718,750.00	\$0.00
Class B(2001-3)	\$448,750.00	\$448,750.00	\$0.00	\$448,750.00	\$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)	\$722,916.67	\$722,916.67	\$0.00	\$722,916.67	\$0.00
Class B(2002-3)	\$727,083.33	\$727,083.33	\$0.00	\$727,083.33	\$0.00
Class B(2002-4)	\$598,333.33	\$598,333.33	\$0.00	\$598,333.33	\$0.00
Class B(2003-1)	\$588,333.33	\$588,333.33	\$0.00	\$588,333.33	\$0.00
Class B(2003-2)	\$580,000.00	\$580,000.00	\$0.00	\$580,000.00	\$0.00
Class B(2003-3)	\$577,500.00	\$577,500.00	\$0.00	\$577,500.00	\$0.00
Class B(2003-5)	\$432,500.00	\$432,500.00	\$0.00	\$432,500.00	\$0.00
Class B(2003-4)	\$1,034,858.55	\$1,034,858.55	\$0.00	\$3,173,566.22	\$5,698.28
Class B(2004-1)	\$1,297,916.67	\$1,297,916.67	\$0.00	\$1,297,916.67	\$0.00
Class B(2004-2)	\$435,000.00	\$435,000.00	\$0.00	\$435,000.00	\$0.00
Class B Total:	\$9,956,733.55	\$9,956,733.55	\$0.00	\$12,095,441.22	\$5,698.28
Class C:					
Class C(2001-1)	\$862,500.00	\$862,500.00	\$0.00	\$862,500.00	\$0.00
Class C(2001-2)	\$353,333.33	\$353,333.33	\$0.00	\$353,333.33	\$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)	\$862,500.00	\$862,500.00	\$0.00	\$862,500.00	\$0.00
Class C(2001-5)	\$538,750.00	\$538,750.00	\$0.00	\$538,750.00	\$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)	\$336,666.67	\$336,666.67	\$0.00	\$336,666.67	\$0.00
Class C(2002-3)	\$740,000.00	\$740,000.00	\$0.00	\$740,000.00	\$0.00
Class C(2002-4)	\$357,500.00	\$357,500.00	\$0.00	\$357,500.00	\$0.00
Class C(2002-5)	\$337,500.00	\$337,500.00	\$0.00	\$337,500.00	\$0.00
Class C(2002-6)	\$212,083.33	\$212,083.33	\$0.00	\$212,083.33	\$0.00
Class C(2002-7)	\$279,166.67	\$279,166.67	\$0.00	\$279,166.67	\$0.00
Class C(2003-1)	\$798,333.33	\$798,333.33	\$0.00	\$798,333.33	\$0.00
Class C(2003-2)	\$390,833.33	\$390,833.33	\$0.00	\$390,833.33	\$0.00
Class C(2003-3)	\$647,500.00	\$647,500.00	\$0.00	\$647,500.00	\$0.00
Class C(2003-4)	\$1,408,535.30	\$1,408,535.30	\$0.00	\$1,408,535.30	\$0.00
Class C(2003-5)	\$355,833.33	\$355,833.33	\$0.00	\$355,833.33	\$0.00
Class C(2003-6)	\$889,583.33	\$889,583.33	\$0.00	\$889,583.33	\$0.00
Class C(2003-7)	\$370,000.00	\$370,000.00	\$0.00	\$370,000.00	\$0.00
Class C(2004-1)	\$645,000.00	\$645,000.00	\$0.00	\$645,000.00	\$0.00
Class C(2004-2)	\$914,375.00	\$914,375.00	\$0.00	\$914,375.00	\$0.00
Class C Total:	\$14,899,993.62	\$14,899,993.62	\$0.00	\$14,899,993.62	\$0.00
Total:	\$123,974,516.97	\$123,974,516.97	\$0.00	\$250,992,726.34	\$311,905.40

* 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:*

	Amount of interest to be paid on corresponding Interest Payment Date CUSIP Number	Interest Payment Date	Interest Rate
Class A			
Class A(2001-1)	55264TAC5	June 15, 2005	5.7500000%
Class A(2001-2)	55264TAE1	June 15, 2005	3.3400000%

Class A(2001-5)	55264TAM3	June 15, 2005	3.3000000%	\$1,375,000.00
Class A(2002-1)	55264TAQ4	June 15, 2005	4.9500000%	\$4,125,000.00
Class A(2002-3)	55264TAT8	June 15, 2005	3.3300000%	\$2,081,250.00
Class A(2002-4)	55264TAU5	June 15, 2005	3.2000000%	\$2,666,666.67
Class A(2002-5)	55264TAV3	June 15, 2005	3.2700000%	\$2,043,750.00
Class A(2002-6)	55264TAZ4	June 15, 2005	3.9000000%	\$2,437,500.00
Class A(2002-10)	55264TBF7	June 15, 2005	3.2300000%	\$2,691,666.67
Class A(2002-12)	55264TBK6	June 15, 2005	3.1500000%	\$3,937,500.00
Class A(2002-13)	55264TBL4	June 15, 2005	3.2200000%	\$1,341,666.67
Class A(2003-1)	55264TBQ3	June 15, 2005	3.3000000%	\$1,375,000.00
Class A(2003-2)	55264TBR1	June 15, 2005	3.1400000%	\$2,616,666.67
Class A(2003-3)	55264TBS9	June 15, 2005	3.2100000%	\$2,006,250.00
Class A(2003-4)	55264TB77	June 15, 2005	3.3100000%	\$2,068,750.00
Class A(2003-6)	55264TBV2	June 15, 2005	2.7500000%	\$1,145,833.33
Class A(2003-7)	55264TBV6	June 15, 2005	2.6500000%	\$1,435,416.67
Class A(2003-8)	55264TCA7	June 15, 2005	3.2800000%	\$2,050,000.00
Class A(2003-9)	55264TCC3	June 15, 2005	3.2200000%	\$2,817,500.00
Class A(2003-10)	55264TCF6	June 15, 2005	3.3500000%	\$1,395,833.33
Class A(2003-11)	55264TCH2	June 15, 2005	3.6500000%	\$1,520,833.33
Class A(2003-12)	55264TCJ8	June 15, 2005	3.2000000%	\$1,333,333.33
Class A(2004-2)	55264TCK5	June 15, 2005	3.2400000%	\$1,620,000.00
Class A(2004-3)	55264TCL3	June 15, 2005	3.3500000%	\$1,954,166.67
Class A(2004-4)	55264TCP4	June 15, 2005	2.7000000%	\$3,037,500.00
Class A(2004-6)	55264TCQ2	June 15, 2005	3.2300000%	\$1,345,833.33
Class A(2004-7)	55264TCS8	June 15, 2005	3.1900000%	\$2,392,500.00
Class A(2004-8)	55264TCU3	June 15, 2005	3.2400000%	\$1,350,000.00
Class A(2004-9)	020110562	June 15, 2005	3.2440000%	\$1,819,289.27
Class A(2004-10)	55264TCV1	June 15, 2005	3.1700000%	\$1,320,833.33
Class A(2005-1)	55264TCW9	June 15, 2005	4.2000000%	\$4,812,500.00
Total Class A	\$			68,301,372.61
Class B				
Class B(2001-1)	55264TAA9	June 15, 2005	3.4650000%	\$721,875.00
Class B(2001-2)	55264TAJ0	June 15, 2005	3.4500000%	\$718,750.00
Class B(2001-3)	55264TAP6	June 15, 2005	3.5900000%	\$448,750.00
Class B(2002-1)	55264TAR2	June 15, 2005	5.1500000%	\$1,072,916.67
Class B(2002-2)	55264TAX9	June 15, 2005	3.4700000%	\$722,916.67
Class B(2002-3)	55264TBC4	June 15, 2005	3.4900000%	\$727,083.33
Class B(2002-4)	55264TBG5	June 15, 2005	3.5900000%	\$598,333.33
Class B(2003-1)	55264TBP5	June 15, 2005	3.5300000%	\$588,333.33
Class B(2003-2)	55264TBW0	June 15, 2005	3.4800000%	\$580,000.00
Class B(2003-3)	55264TCB5	June 15, 2005	3.4650000%	\$577,500.00
Class B(2003-5)	55264TCE9	June 15, 2005	3.4600000%	\$432,500.00
Class B(2003-4)	017754718	June 15, 2005	3.7444000%	\$3,173,566.22
Class B(2004-1)	55264TCB9	June 15, 2005	4.4500000%	\$1,297,916.67
Class B(2004-2)	55264TC76	June 15, 2005	3.4800000%	\$435,000.00
Total Class B				\$12,095,441.22
Class C				
Class C(2001-1)	55264TAB7	June 15, 2005	4.1400000%	\$862,500.00
Class C(2001-2)	55264TAD3	June 15, 2005	4.2400000%	\$353,333.33
Class C(2001-3)	55264TAF8	June 15, 2005	6.5500000%	\$2,183,333.33
Class C(2001-4)	55264TAK7	June 15, 2005	4.1400000%	\$862,500.00
Class C(2001-5)	55264TAN1	June 15, 2005	4.3100000%	\$538,750.00
Class C(2002-1)	55264TAS0	June 15, 2005	6.8000000%	\$1,416,666.67
Class C(2002-2)	55264TAM1	June 15, 2005	4.0400000%	\$336,666.67
Class C(2002-3)	55264TAY7	June 15, 2005	4.4400000%	\$740,000.00
Class C(2002-4)	55264TBD2	June 15, 2005	4.2900000%	\$357,500.00
Class C(2002-5)	55264TBE0	June 15, 2005	4.0500000%	\$337,500.00
Class C(2002-6)	55264TBH3	June 15, 2005	5.0900000%	\$212,083.33
Class C(2002-7)	55264TB19	June 15, 2005	6.7000000%	\$279,166.67
Class C(2003-1)	55264TBM2	June 15, 2005	4.7900000%	\$798,333.33
Class C(2003-2)	55264TBN0	June 15, 2005	4.6900000%	\$390,833.33
Class C(2003-3)	55264TBU4	June 15, 2005	4.4400000%	\$647,500.00
Class C(2003-5)	55264TBX8	June 15, 2005	4.2700000%	\$355,833.33
Class C(2003-6)	55264TBZ3	June 15, 2005	4.2700000%	\$889,583.33
Class C(2003-7)	55264TCG4	June 15, 2005	4.4400000%	\$370,000.00
Class C(2004-1)	55264TCM1	June 15, 2005	3.8700000%	\$645,000.00
Class C(2004-2)	55264TCR0	June 15, 2005	3.9900000%	\$914,375.00
Total Class C				\$13,491,458.32

* 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 Transfer Date after withdrawals	Withdrawals for Principal	Class C Reserve sub-Account Balance on
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NOTHING TO REPORT

E. Targeted deposits to Principal Funding sub-Accounts:

Targeted Deposit to Principal Funding sub-Account for applicable Monthly Period	Actual Deposit to Principal Funding sub-Account for applicable Monthly Period	Shortfall from earlier Monthly Periods Transfer Date	Principal Funding sub-Account Balance on	Principal Funding sub-Account Earnings
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Class A				
Class A(2002-6)	\$750,000,000.00	\$750,000,000.00	\$0.00	\$750,000,000.00
Total Class A:	\$750,000,000.00	\$750,000,000.00	\$0.00	\$750,000,000.00
Total:	\$750,000,000.00	\$750,000,000.00	\$0.00	\$750,000,000.00

F. Principal to be paid on the corresponding Principal Payment Date:

CUSIP Number Payment Date corresponding Principal Payment Date	Principal to be paid on	Amount of principal
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Class A			
Class A(2002-6)	55264TAZ4	June 15, 2005	\$750,000,000.00
Total Class A:			\$750,000,000.00
Total:			\$750,000,000.00

G. Stated Principal Amount, Outstanding Dollar Principal Amount and Nominal Liquidation Amount for the related Monthly Period:

Class A(2002-4)	\$1,000,000,000.00	\$0.00	\$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	\$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	\$0.00
Class A(2002-7)	\$497,250,000.00	\$0.00	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$0.00	\$0.00	\$500,000,000.00
Class A(2005-1)	\$750,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$750,000,000.00
Class A(2005-2)	\$500,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500,000,000.00
	\$34,883,205,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$750,000,000.00	\$34,133,205,000.00
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	
Class B(2004-1)	\$350,000,000.00	\$0.00	\$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	\$0.00	\$150,000,000.00	
	\$3,181,650,000.00	\$0.00	\$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	\$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	
Class C(2004-2)	\$275,000,000.00	\$0.00	\$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	\$0.00	\$3,727,560,000.00	
Total:	\$41,792,415,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$750,000,000.00	\$41,042,415,000.00

* 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 292,349,997.74

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