



might be rendered on the Plan's financial statements, and neither a written report was provided to the Plan or oral advice was provided that MDC concluded was an important factor considered by the Plan in reaching a decision as to the accounting, auditing or financial reporting issue; or (ii) any matter that was either the subject of a disagreement, as that term is defined in Item 304(a)(1)(iv) of Regulation S-K and the related instructions to Item 304 of Regulation S-K, or a reportable event, as that term is described in Item 304(a)(1)(v) of Regulation S-K.

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**ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.**

**(d) Exhibits.**

The following exhibit is filed herewith:

EXHIBIT NO.	DESCRIPTION OF EXHIBIT
16.1	Letter from Ernst & Young LLP dated April 12, 2006.

**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 hereunto duly authorized.

**MBNA CORPORATION 401(k) PLUS SAVINGS  
PLAN**

**By: /s/ KENNETH F. BOEHL  
Kenneth F. Boehl  
MBNA Group Executive**

Dated: April 12, 2006

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**INDEX TO EXHIBITS**

EXHIBIT NO.	DESCRIPTION OF EXHIBIT
16.1	Letter from Ernst & Young LLP dated April 12, 2006.

Exhibit 16.1

April 12, 2006

Securities and Exchange Commission  
100 F Street, N.E.  
Washington, DC 20549

Gentlemen:

We have read Item 4.01 of Form 8-K dated April 12, 2006, of the MBNA Corporation 401(k) Plus Savings Plan and are in agreement with the statements contained in paragraphs 1, 3, and 4 on pages therein. We have no basis to agree or disagree with other statements of the registrant contained therein.

Very truly yours,

/s/ Ernst & Young LLP