

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): March 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 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 February 29, 2004.

20.2 MBNASeries Schedule to the Noteholders' Statement for the month ended February 29, 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: March 15, 2004

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: /s/Marcie Copson-Hall

-----  
Name: Marcie Copson-Hall

Title: Executive Vice President

MONTHLY SERIES CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2004

---

The information which is required to be prepared with respect to the Transfer Date of March 12, 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 \$449,943,494.56

2. The amount of the current monthly distribution which constitutes Available Investor Principal Collections See Addendum to Exhibit B

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period and allocated to Series 2001-D \$4,566,509,661.53

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 \$424,201,814.39

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 \$72,147,490,283.88

(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 \$33,779,195,000.00

(c) The Floating Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$33,779,195,000.00

(d) The Principal Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$33,779,195,000.00

(e) The Floating Investor Percentage with respect to the related Monthly Period  
February 1, 2004 through February 24, 2004 43.61%  
February 25, 2004 through February 25, 2004 45.40%  
February 26, 2004 through February 29, 2004 46.43%

(f) The Principal Investor Percentage with respect to

the Monthly Period  
February 1, 2004 through February 24, 200443.61%  
February 25, 2004 through February 25, 200445.40%  
February 26, 2004 through February 29, 200446.43%

#### 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:  
\$1,222,534,695.61  
1.66%

(b)  
60 - 89 days:  
\$813,120,671.93  
1.10%

(c)  
90 - 119 days:  
\$697,166,768.37  
0.94%

(d)  
120 - 149 days:  
\$671,049,534.87  
0.91%

(e)  
150 - or more days:  
\$595,889,805.71  
0.81%

Total:  
\$3,999,761,476.49  
5.42%

#### 5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$161,660,184.48

#### 6. Investor Servicing Fee

(a) The amount of the Investor Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$54,389,520.40

(b) The amount of the Net Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$33,993,450.25

(c) The amount of the Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$20,396,070.15

8th day of March, 2004.

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

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

1

C-3

2001-D A-1

C-1  
2001-D  
2001-D A-1

EXHIBIT C  
SCHEDULE TO MONTHLY NOTEHOLDERS' STATEMENT

MBNAseries  
MBNA CREDIT CARD MASTER NOTE TRUST

MONTHLY PERIOD ENDING February 29, 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 March 12, 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)	\$504,142.50	\$504,142.50	\$0.00	\$504,142.50	\$0.00
Class A(2001-3)	\$922,500.00	\$922,500.00	\$0.00	\$2,050,000.00	\$864.18
Class A(2001-Emerald)	\$4,333,954.86	\$4,333,954.86	\$0.00	\$125,058,334.25	\$69,296.86
Class A(2001-4)	\$918,285.00	\$918,285.00	\$0.00	\$918,285.00	\$0.00
Class A(2001-5)	\$489,142.50	\$489,142.50	\$0.00	\$489,142.50	\$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)	\$695,135.39	\$695,135.39	\$0.00	\$695,135.39	\$0.00
Class A(2002-3)	\$750,588.75	\$750,588.75	\$0.00	\$750,588.75	\$0.00
Class A(2002-4)	\$903,285.00	\$903,285.00	\$0.00	\$903,285.00	\$0.00
Class A(2002-5)	\$716,838.75	\$716,838.75	\$0.00	\$716,838.75	\$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)	\$488,771.89	\$488,771.89	\$0.00	\$1,031,851.77	\$416.01
Class A(2002-8)	\$381,000.00	\$381,000.00	\$0.00	\$846,666.67	\$357.01
Class A(2002-9)	\$635,250.00	\$635,250.00	\$0.00	\$1,411,666.67	\$595.28
Class A(2002-10)	\$925,785.00	\$925,785.00	\$0.00	\$925,785.00	\$0.00
Class A(2002-11)	\$527,548.31	\$527,548.31	\$0.00	\$1,113,713.10	\$448.95
Class A(2002-12)	\$1,298,677.50	\$1,298,677.50	\$0.00	\$1,298,677.50	\$0.00
Class A(2002-13)	\$459,142.50	\$459,142.50	\$0.00	\$459,142.50	\$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)	\$858,285.00	\$858,285.00	\$0.00	\$858,285.00	\$0.00
Class A(2003-3)	\$683,088.75	\$683,088.75	\$0.00	\$683,088.75	\$0.00
Class A(2003-4)	\$739,338.75	\$739,338.75	\$0.00	\$739,338.75	\$0.00
Class A(2003-5)	\$584,449.72	\$584,449.72	\$0.00	\$1,233,838.30	\$497.22
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)	\$722,463.75	\$722,463.75	\$0.00	\$722,463.75	\$0.00
Class A(2003-9)	\$964,199.25	\$964,199.25	\$0.00	\$964,199.25	\$0.00
Class A(2003-10)	\$507,892.50	\$507,892.50	\$0.00	\$507,892.50	\$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)	\$451,642.50	\$451,642.50	\$0.00	\$451,642.50	\$0.00
Class A(2004-2)	\$103,333.33	\$103,333.33	\$0.00	\$103,333.33	\$0.00
Class A(2004-1)	\$110,327.85	\$110,327.85	\$0.00	\$110,327.85	\$0.00
Class A Total:	\$37,506,319.35	\$37,506,319.35	\$0.00	\$162,378,915.33	\$72,475.51
Class B:					
Class B(2001-1)	\$275,508.75	\$275,508.75	\$0.00	\$275,508.75	\$0.00
Class B(2001-2)	\$272,696.25	\$272,696.25	\$0.00	\$272,696.25	\$0.00
Class B(2001-3)	\$179,367.75	\$179,367.75	\$0.00	\$179,367.75	\$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)	\$276,446.25	\$276,446.25	\$0.00	\$276,446.25	\$0.00
Class B(2002-3)	\$280,196.25	\$280,196.25	\$0.00	\$280,196.25	\$0.00
Class B(2002-4)	\$239,157.00	\$239,157.00	\$0.00	\$239,157.00	\$0.00
Class B(2003-1)	\$230,157.00	\$230,157.00	\$0.00	\$230,157.00	\$0.00
Class B(2003-2)	\$222,657.00	\$222,657.00	\$0.00	\$222,657.00	\$0.00
Class B(2003-3)	\$220,407.00	\$220,407.00	\$0.00	\$220,407.00	\$0.00
Class B(2003-5)	\$164,742.75	\$164,742.75	\$0.00	\$164,742.75	\$0.00
Class B(2003-4)	\$468,720.94	\$468,720.94	\$0.00	\$1,579,763.18	\$846.83
Class B Total:	\$3,902,973.61	\$3,902,973.61	\$0.00	\$5,014,015.85	\$846.83
Class C:					
Class C(2001-1)	\$402,071.25	\$402,071.25	\$0.00	\$402,071.25	\$0.00
Class C(2001-2)	\$168,328.50	\$168,328.50	\$0.00	\$168,328.50	\$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)	\$402,071.25	\$402,071.25	\$0.00	\$402,071.25	\$0.00
Class C(2001-5)	\$260,367.75	\$260,367.75	\$0.00	\$260,367.75	\$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)	\$153,328.50	\$153,328.50	\$0.00	\$153,328.50	\$0.00
Class C(2002-3)	\$366,657.00	\$366,657.00	\$0.00	\$366,657.00	\$0.00
Class C(2002-4)	\$172,078.50	\$172,078.50	\$0.00	\$172,078.50	\$0.00
Class C(2002-5)	\$337,500.00	\$337,500.00	\$0.00	\$337,500.00	\$0.00
Class C(2002-6)	\$116,039.25	\$116,039.25	\$0.00	\$116,039.25	\$0.00
Class C(2002-7)	\$279,166.67	\$279,166.67	\$0.00	\$279,166.67	\$0.00
Class C(2003-1)	\$419,157.00	\$419,157.00	\$0.00	\$419,157.00	\$0.00
Class C(2003-2)	\$202,078.50	\$202,078.50	\$0.00	\$202,078.50	\$0.00
Class C(2003-3)	\$320,824.88	\$320,824.88	\$0.00	\$320,824.88	\$0.00
Class C(2003-4)	\$739,491.27	\$739,491.27	\$0.00	\$739,491.27	\$0.00
Class C(2003-5)	\$170,578.50	\$170,578.50	\$0.00	\$170,578.50	\$0.00
Class C(2003-6)	\$426,446.25	\$426,446.25	\$0.00	\$426,446.25	\$0.00
Class C(2003-7)	\$183,328.50	\$183,328.50	\$0.00	\$183,328.50	\$0.00
Class C Total:	\$8,719,513.57	\$8,719,513.57	\$0.00	\$8,719,513.57	\$0.00
Total:	\$50,128,806.53	\$50,128,806.53	\$0.00	\$176,112,444.75	\$73,322.34

\* 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 Number	Interest Payment Date	Interest Rate	
Class A			
Class A(2001-1)	55264TAC5	March 15, 2004	5.7500000% \$4,791,666.67
Class A(2001-2)	55264TAE1	March 15, 2004	1.3443800% \$504,142.50

Class A(2001-4)	55264TAL5	March 15, 2004	1.2243800%	\$918,285.00
Class A(2001-5)	55264TAM3	March 15, 2004	1.3043800%	\$489,142.50
Class A(2002-1)	55264TAQ4	March 15, 2004	4.9500000%	\$4,125,000.00
Class A(2002-3)	55264TAT8	March 15, 2004	1.3343800%	\$750,588.75
Class A(2002-4)	55264TAU5	March 15, 2004	1.2043800%	\$903,285.00
Class A(2002-5)	55264TAV3	March 15, 2004	1.2743800%	\$716,838.75
Class A(2002-6)	55264TAZ4	March 15, 2004	3.9000000%	\$2,437,500.00
Class A(2002-10)	55264TBF7	March 15, 2004	1.2343800%	\$925,785.00
Class A(2002-12)	55264TBK6	March 15, 2004	1.1543800%	\$1,298,677.50
Class A(2002-13)	55264TBL4	March 15, 2004	1.2243800%	\$459,142.50
Class A(2003-1)	55264TBQ3	March 15, 2004	3.3000000%	\$1,375,000.00
Class A(2003-2)	55264TBR1	March 15, 2004	1.1443800%	\$858,285.00
Class A(2003-3)	55264TBS9	March 15, 2004	1.2143800%	\$683,088.75
Class A(2003-4)	55264TBT7	March 15, 2004	1.3143800%	\$739,338.75
Class A(2003-6)	55264TBV2	March 15, 2004	2.7500000%	\$1,145,833.33
Class A(2003-7)	55264TBY6	March 15, 2004	2.6500000%	\$1,435,416.67
Class A(2003-8)	55264TCA7	March 15, 2004	1.2843800%	\$722,463.75
Class A(2003-9)	55264TCC3	March 15, 2004	1.2243800%	\$964,199.25
Class A(2003-10)	55264TCF6	March 15, 2004	1.3543800%	\$507,892.50
Class A(2003-11)	55264TCH2	March 15, 2004	3.6500000%	\$1,520,833.33
Class A(2003-12)	55264TCJ8	March 15, 2004	1.2043800%	\$451,642.50
Total Class A				\$28,724,048.00
Class B				
Class B(2001-1)	55264TAA9	March 15, 2004	1.4693800%	\$275,508.75
Class B(2001-2)	55264TAJ0	March 15, 2004	1.4543800%	\$272,696.25
Class B(2001-3)	55264TAP6	March 15, 2004	1.5943800%	\$179,367.75
Class B(2002-1)	55264TAR2	March 15, 2004	5.1500000%	\$1,072,916.67
Class B(2002-2)	55264TAX9	March 15, 2004	1.4743800%	\$276,446.25
Class B(2002-3)	55264TBC4	March 15, 2004	1.4943800%	\$280,196.25
Class B(2002-4)	55264TBG5	March 15, 2004	1.5943800%	\$239,157.00
Class B(2003-1)	55264TBP5	March 15, 2004	1.5343800%	\$230,157.00
Class B(2003-2)	55264TBW0	March 15, 2004	1.4843800%	\$222,657.00
Class B(2003-3)	55264TCB5	March 15, 2004	1.4693800%	\$220,407.00
Class B(2003-5)	55264TCE9	March 15, 2004	1.4643800%	\$164,742.75
Class B(2003-4)	017754718	March 15, 2004	1.8844000%	\$1,579,763.18
Total Class B				\$5,014,015.85
Class C				
Class C(2001-1)	55264TAB7	March 15, 2004	2.1443800%	\$402,071.25
Class C(2001-2)	55264TAD3	March 15, 2004	2.2443800%	\$168,328.50
Class C(2001-3)	55264TAF8	March 15, 2004	6.5500000%	\$2,183,333.33
Class C(2001-4)	55264TAK7	March 15, 2004	2.1443800%	\$402,071.25
Class C(2001-5)	55264TAN1	March 15, 2004	2.3143800%	\$260,367.75
Class C(2002-1)	55264TAS0	March 15, 2004	6.8000000%	\$1,416,666.67
Class C(2002-2)	55264TAW1	March 15, 2004	2.0443800%	\$153,328.50
Class C(2002-3)	55264TAY7	March 15, 2004	2.4443800%	\$366,657.00
Class C(2002-4)	55264TBD2	March 15, 2004	2.2943800%	\$172,078.50
Class C(2002-5)	55264TBE0	March 15, 2004	4.0500000%	\$337,500.00
Class C(2002-6)	55264TBH3	March 15, 2004	3.0943800%	\$116,039.25
Class C(2002-7)	55264TBJ9	March 15, 2004	6.7000000%	\$279,166.67
Class C(2003-1)	55264TBM2	March 15, 2004	2.7943800%	\$419,157.00
Class C(2003-2)	55264TBN0	March 15, 2004	2.6943800%	\$202,078.50
Class C(2003-3)	55264TBU4	March 15, 2004	2.4443800%	\$320,824.88
Class C(2003-5)	55264TBX8	March 15, 2004	2.2743800%	\$170,578.50
Class C(2003-6)	55264TBZ3	March 15, 2004	2.2743800%	\$426,446.25
Class C(2003-7)	55264TCG4	March 15, 2004	2.4443800%	\$183,328.50
Total Class C				\$7,980,022.30

\* 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 Interest	Withdrawals for Principal	sub-Account Balance on Transfer Date after withdrawals
--------------------------	---------------------------	--

NOTHING TO REPORT

E. Targeted deposits to Principal Funding sub-Accounts:

Targeted Deposit to Principal Funding sub-Account applicable Monthly Period	Actual Deposit to Principal Funding for sub-Account applicable Monthly Period	Shortfall from earlier Monthly Periods	Principal Funding sub-Account Balance on Transfer Date	Principal Funding sub-Account Earnings
---	---	--	--	--

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
--------------	--------------------------------------	--

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):





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
	\$27,844,985,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$27,844,985,000.00
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
	\$3,252,560,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,252,560,000.00
Total:	\$33,779,195,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$33,779,195,000.00

\* 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 218,387,392.06

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