

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): August 16, 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
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(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

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Wilmington, DE 19884-0781

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(Address of principal executive office)

Registrant's telephone number, including area code (800) 362-6255.  
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Item 5. OTHER EVENTS

August 16, 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 July 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 July 31, 2004.

20.2 MBNASeries Schedule to the Noteholders' Statement for the month ended July 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: August 16, 2004

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: /s/Marcie Copson-Hall

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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 JULY 31, 2004

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The information which is required to be prepared with respect to the Transfer Date of August 13, 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 \$544,818,293.41

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 \$5,800,886,036.62

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 \$495,145,283.31

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 \$72,102,294,484.20

(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 \$39,069,435,000.00

(c) The Floating Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$39,069,435,000.00

(d) The Principal Allocation Investor Interest as of the end of the day on the last day of the related Monthly Period \$39,069,435,000.00

(e) The Floating Investor Percentage with respect to the related Monthly Period  
July 1, 2004 through July 27, 2004 52.24%  
July 28, 2004 through July 31, 2004 53.86%

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

July 1, 2004 through July 27, 2004 52.24%  
July 28, 2004 through July 31, 2004 53.86%

#### 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:  
\$1,049,138,838.21  
1.43%

(b)  
60 - 89 days:  
\$741,986,281.83  
1.01%

(c)  
90 - 119 days:  
\$591,923,334.65  
0.80%

(d)  
120 - 149 days:  
\$539,682,260.07  
0.73%

(e)  
150 - or more days:  
\$547,447,182.87  
0.75%

Total:  
\$3,470,177,897.63  
4.72%

#### 5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$178,302,533.56

#### 6. Investor Servicing Fee

(a) The amount of the Investor Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$63,809,273.39

(b) The amount of the Net Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,880,795.87

(c) The amount of the Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$23,928,477.52

IN WITNESS WHEREOF, the undersigned has duly executed this certificate this 9th day of August, 2004.

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Served by: Marcie E. Copson-Hall  
cer

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

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2001-D A-1

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2001-D  
2001-D A-1

EXHIBIT C  
SCHEDULE TO MONTHLY NOTEHOLDERS' STATEMENT

MBNAseries  
MBNA CREDIT CARD MASTER NOTE TRUST

MONTHLY PERIOD ENDING July 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 August 13, 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*	Interest Funding sub-Account Earnings
	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)	\$724,444.44	\$724,444.44	\$0.00	\$724,444.44	\$0.00
Class A(2001-3)	\$1,520,000.00	\$1,520,000.00	\$0.00	\$1,520,000.00	\$0.00
Class A(2001-Emerald)	\$5,578,674.34	\$5,578,674.34	\$0.00	\$122,085,517.45	\$98,226.89
Class A(2001-4)	\$1,342,222.22	\$1,342,222.22	\$0.00	\$1,342,222.22	\$0.00
Class A(2001-5)	\$706,666.67	\$706,666.67	\$0.00	\$706,666.67	\$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)	\$847,903.87	\$847,903.87	\$0.00	\$2,571,975.06	\$1,796.89
Class A(2002-3)	\$1,080,000.00	\$1,080,000.00	\$0.00	\$1,080,000.00	\$0.00
Class A(2002-4)	\$1,324,444.44	\$1,324,444.44	\$0.00	\$1,324,444.44	\$0.00
Class A(2002-5)	\$1,040,000.00	\$1,040,000.00	\$0.00	\$1,040,000.00	\$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)	\$750,267.38	\$750,267.38	\$0.00	\$750,267.38	\$0.00
Class A(2002-8)	\$622,222.22	\$622,222.22	\$0.00	\$622,222.22	\$0.00
Class A(2002-9)	\$1,051,555.56	\$1,051,555.56	\$0.00	\$1,051,555.56	\$0.00
Class A(2002-10)	\$1,351,111.11	\$1,351,111.11	\$0.00	\$1,351,111.11	\$0.00
Class A(2002-11)	\$790,581.46	\$790,581.46	\$0.00	\$790,581.46	\$0.00
Class A(2002-12)	\$1,920,000.00	\$1,920,000.00	\$0.00	\$1,920,000.00	\$0.00
Class A(2002-13)	\$671,111.11	\$671,111.11	\$0.00	\$671,111.11	\$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)	\$1,271,111.11	\$1,271,111.11	\$0.00	\$1,271,111.11	\$0.00
Class A(2003-3)	\$1,000,000.00	\$1,000,000.00	\$0.00	\$1,000,000.00	\$0.00
Class A(2003-4)	\$1,066,666.67	\$1,066,666.67	\$0.00	\$1,066,666.67	\$0.00
Class A(2003-5)	\$877,805.25	\$877,805.25	\$0.00	\$877,805.25	\$0.00
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)	\$1,046,666.67	\$1,046,666.67	\$0.00	\$1,046,666.67	\$0.00
Class A(2003-9)	\$1,409,333.33	\$1,409,333.33	\$0.00	\$1,409,333.33	\$0.00
Class A(2003-10)	\$728,888.89	\$728,888.89	\$0.00	\$728,888.89	\$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)	\$662,222.22	\$662,222.22	\$0.00	\$662,222.22	\$0.00
Class A(2004-2)	\$816,000.00	\$816,000.00	\$0.00	\$816,000.00	\$0.00
Class A(2004-1)	\$1,150,217.28	\$1,150,217.28	\$0.00	\$1,150,217.28	\$0.00
Class A(2004-3)	\$1,020,444.44	\$1,020,444.44	\$0.00	\$1,020,444.44	\$0.00
Class A(2004-4)	\$3,037,500.00	\$3,037,500.00	\$0.00	\$3,037,500.00	\$0.00
Class A(2004-5)	\$1,210,183.00	\$1,210,183.00	\$0.00	\$3,428,851.83	\$2,312.51
Class A(2004-6)	\$675,555.56	\$675,555.56	\$0.00	\$675,555.56	\$0.00
Class A(2004-7)	\$156,188.00	\$156,188.00	\$0.00	\$156,188.00	\$0.00
Class A Total:	\$54,281,237.24	\$54,281,237.24	\$0.00	\$174,730,820.37	\$102,336.29
Class B:					
Class B(2001-1)	\$390,000.00	\$390,000.00	\$0.00	\$390,000.00	\$0.00
Class B(2001-2)	\$386,666.67	\$386,666.67	\$0.00	\$386,666.67	\$0.00
Class B(2001-3)	\$250,666.67	\$250,666.67	\$0.00	\$250,666.67	\$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)	\$391,111.11	\$391,111.11	\$0.00	\$391,111.11	\$0.00
Class B(2002-3)	\$395,555.56	\$395,555.56	\$0.00	\$395,555.56	\$0.00
Class B(2002-4)	\$334,222.22	\$334,222.22	\$0.00	\$334,222.22	\$0.00
Class B(2003-1)	\$323,555.56	\$323,555.56	\$0.00	\$323,555.56	\$0.00
Class B(2003-2)	\$314,666.67	\$314,666.67	\$0.00	\$314,666.67	\$0.00
Class B(2003-3)	\$312,000.00	\$312,000.00	\$0.00	\$312,000.00	\$0.00
Class B(2003-5)	\$233,333.33	\$233,333.33	\$0.00	\$233,333.33	\$0.00
Class B(2003-4)	\$628,587.30	\$628,587.30	\$0.00	\$1,299,080.42	\$698.96
Class B(2004-1)	\$1,297,916.67	\$1,297,916.67	\$0.00	\$1,297,916.67	\$0.00
Class B Total:	\$6,331,198.43	\$6,331,198.43	\$0.00	\$7,001,691.55	\$698.96
Class C:					
Class C(2001-1)	\$540,000.00	\$540,000.00	\$0.00	\$540,000.00	\$0.00
Class C(2001-2)	\$224,888.89	\$224,888.89	\$0.00	\$224,888.89	\$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)	\$540,000.00	\$540,000.00	\$0.00	\$540,000.00	\$0.00
Class C(2001-5)	\$346,666.67	\$346,666.67	\$0.00	\$346,666.67	\$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)	\$207,111.11	\$207,111.11	\$0.00	\$207,111.11	\$0.00
Class C(2002-3)	\$485,333.33	\$485,333.33	\$0.00	\$485,333.33	\$0.00
Class C(2002-4)	\$229,333.33	\$229,333.33	\$0.00	\$229,333.33	\$0.00
Class C(2002-5)	\$337,500.00	\$337,500.00	\$0.00	\$337,500.00	\$0.00
Class C(2002-6)	\$150,222.22	\$150,222.22	\$0.00	\$150,222.22	\$0.00
Class C(2002-7)	\$279,166.67	\$279,166.67	\$0.00	\$279,166.67	\$0.00
Class C(2003-1)	\$547,555.56	\$547,555.56	\$0.00	\$547,555.56	\$0.00
Class C(2003-2)	\$264,888.89	\$264,888.89	\$0.00	\$264,888.89	\$0.00
Class C(2003-3)	\$424,666.67	\$424,666.67	\$0.00	\$424,666.67	\$0.00
Class C(2003-4)	\$859,361.85	\$859,361.85	\$0.00	\$2,606,730.94	\$1,821.88
Class C(2003-5)	\$227,555.56	\$227,555.56	\$0.00	\$227,555.56	\$0.00
Class C(2003-6)	\$568,888.89	\$568,888.89	\$0.00	\$568,888.89	\$0.00
Class C(2003-7)	\$242,666.67	\$242,666.67	\$0.00	\$242,666.67	\$0.00
Class C(2004-1)	\$384,000.00	\$384,000.00	\$0.00	\$384,000.00	\$0.00
Class C(2004-2)	\$799,027.78	\$799,027.78	\$0.00	\$799,027.78	\$0.00
Class C Total:	\$11,258,834.09	\$11,258,834.09	\$0.00	\$13,006,203.18	\$1,821.88
Total:	\$71,871,269.76	\$71,871,269.76	\$0.00	\$194,738,715.10	\$104,857.13

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

B.

CUSIP	Interest Payment Date	Interest Rate	Amount of interest to be paid on corresponding Interest Payment Date
Class A			
Class A(2001-1)	55264TAC5	August 16, 2004 5.7500000%	\$4,791,666.67
Class A(2001-2)	55264TAE1	August 16, 2004 1.6300000%	\$724,444.44
Class A(2001-4)	55264TAL5	August 16, 2004 1.5100000%	\$1,342,222.22
Class A(2001-5)	55264TAM3	August 16, 2004 1.5900000%	\$706,666.67
Class A(2002-1)	55264TAQ4	August 16, 2004 4.9500000%	\$4,125,000.00
Class A(2002-2)	014467025	August 16, 2004 1.5506300%	\$2,571,975.06
Class A(2002-3)	55264TAT8	August 16, 2004 1.6200000%	\$1,080,000.00
Class A(2002-4)	55264TAU5	August 16, 2004 1.4900000%	\$1,324,444.44
Class A(2002-5)	55264TAV3	August 16, 2004 1.5600000%	\$1,040,000.00
Class A(2002-6)	55264TAZ4	August 16, 2004 3.9000000%	\$2,437,500.00
Class A(2002-10)	55264TBF7	August 16, 2004 1.5200000%	\$1,351,111.11
Class A(2002-12)	55264TBK6	August 16, 2004 1.4400000%	\$1,920,000.00
Class A(2002-13)	55264TBL4	August 16, 2004 1.5100000%	\$671,111.11
Class A(2003-1)	55264TBQ3	August 16, 2004 3.3000000%	\$1,375,000.00
Class A(2003-2)	55264TBR1	August 16, 2004 1.4300000%	\$1,271,111.11
Class A(2003-3)	55264TBS9	August 16, 2004 1.5000000%	\$1,000,000.00
Class A(2003-4)	55264TBT7	August 16, 2004 1.6000000%	\$1,066,666.67
Class A(2003-6)	55264TBV2	August 16, 2004 2.7500000%	\$1,145,833.33
Class A(2003-7)	55264TBY6	August 16, 2004 2.6500000%	\$1,435,416.67
Class A(2003-8)	55264TCA7	August 16, 2004 1.5700000%	\$1,046,666.67
Class A(2003-9)	55264TCC3	August 16, 2004 1.5100000%	\$1,409,333.33
Class A(2003-10)	55264TCF6	August 16, 2004 1.6400000%	\$728,888.89
Class A(2003-11)	55264TCH2	August 16, 2004 3.6500000%	\$1,520,833.33
Class A(2003-12)	55264TCJ8	August 16, 2004 1.4900000%	\$662,222.22
Class A(2004-2)	55264TCK5	August 16, 2004 1.5300000%	\$816,000.00
Class A(2004-3)	55264TCL3	August 16, 2004 1.6400000%	\$1,020,444.44
Class A(2004-4)	55264TCP4	August 16, 2004 2.7000000%	\$3,037,500.00
Class A(2004-5)	019227766	August 16, 2004 1.4304200%	\$3,428,851.83
Class A(2004-6)	55264TCQ2	August 16, 2004 1.5200000%	\$675,555.56
Total Class A			\$45,726,465.77
Class B			
Class B(2001-1)	55264TAA9	August 16, 2004 1.7550000%	\$390,000.00
Class B(2001-2)	55264TAJ0	August 16, 2004 1.7400000%	\$386,666.67
Class B(2001-3)	55264TAP6	August 16, 2004 1.8800000%	\$250,666.67
Class B(2002-1)	55264TAR2	August 16, 2004 5.1500000%	\$1,072,916.67
Class B(2002-2)	55264TAX9	August 16, 2004 1.7600000%	\$391,111.11
Class B(2002-3)	55264TBC4	August 16, 2004 1.7800000%	\$395,555.56
Class B(2002-4)	55264TBG5	August 16, 2004 1.8800000%	\$334,222.22
Class B(2003-1)	55264TBP5	August 16, 2004 1.8200000%	\$323,555.56
Class B(2003-2)	55264TBN0	August 16, 2004 1.7700000%	\$314,666.67
Class B(2003-3)	55264TCE5	August 16, 2004 1.7550000%	\$312,000.00
Class B(2003-5)	55264TCE9	August 16, 2004 1.7500000%	\$233,333.33
Class B(2004-1)	55264TCN9	August 16, 2004 4.4500000%	\$1,297,916.67
Total Class B			\$5,702,611.13
Class C			
Class C(2001-1)	55264TAB7	August 16, 2004 2.4300000%	\$540,000.00
Class C(2001-2)	55264TAD3	August 16, 2004 2.5300000%	\$224,888.89
Class C(2001-3)	55264TAF8	August 16, 2004 6.5500000%	\$2,183,333.33
Class C(2001-4)	55264TAK7	August 16, 2004 2.4300000%	\$540,000.00
Class C(2001-5)	55264TAM1	August 16, 2004 2.6000000%	\$346,666.67
Class C(2002-1)	55264TAS0	August 16, 2004 6.8000000%	\$1,416,666.67
Class C(2002-2)	55264TAW1	August 16, 2004 2.3300000%	\$207,111.11
Class C(2002-3)	55264TAY7	August 16, 2004 2.7300000%	\$485,333.33
Class C(2002-4)	55264TBD2	August 16, 2004 2.5800000%	\$229,333.33
Class C(2002-5)	55264TBE0	August 16, 2004 4.0500000%	\$337,500.00
Class C(2002-6)	55264TBH3	August 16, 2004 3.3800000%	\$150,222.22
Class C(2002-7)	55264TBJ9	August 16, 2004 6.7000000%	\$279,166.67
Class C(2003-1)	5264TBM2	August 16, 2004 3.0800000%	\$547,555.56
Class C(2003-2)	55264TBN0	August 16, 2004 2.9800000%	\$264,888.89
Class C(2003-3)	55264TBU4	August 16, 2004 2.7300000%	\$424,666.67
Class C(2003-4)	016994588	August 16, 2004 3.1482300%	\$2,606,730.94
Class C(2003-5)	55264TBX8	August 16, 2004 2.5600000%	\$227,555.56
Class C(2003-6)	55264TBZ3	August 16, 2004 2.5600000%	\$568,888.89
Class C(2003-7)	55264TCG4	August 16, 2004 2.7300000%	\$242,666.67
Class C(2004-1)	55264TCM1	August 16, 2004 2.1600000%	\$384,000.00
Class C(2004-2)	55264TCR0	August 16, 2004 2.2739100%	\$799,027.78
Total Class C			\$13,006,203.18

\* 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	Withdrawals for 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 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	Outstanding Principal Amount	Adjusted Outstanding Principal Amount	Nominal Liquidation Amount
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
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
Total Class A:	\$32,310,225,000.00	\$32,310,225,000.00	\$32,310,225,000.00	\$32,310,225,000.00
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
Total Class B:	\$3,031,650,000.00	\$3,031,650,000.00	\$3,031,650,000.00	\$3,031,650,000.00
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:	\$39,069,435,000.00	\$39,069,435,000.00	\$39,069,435,000.00	\$39,069,435,000.00

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
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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 Princial Funds	Reimbursements Funding sub-Account in respect of Prefunding Excess Amount	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
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
Class A(2004-4)	\$1,350,000,000.00	\$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	\$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	\$500,000,000.00
Class A(2004-7)	\$900,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$900,000,000.00
	\$32,310,225,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$32,310,225,000.00
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
	\$3,031,650,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,031,650,000.00
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:	\$39,069,435,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$39,069,435,000.00

\* 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 240,026,764.98

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