
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.

December 14, 2000 Date of Report:

MBNA AMERICA BANK, NATIONAL ASSOCIATION on behalf of the MBNA MASTER CREDIT CARD TRUST II (Exact name of registrant as specified in its charter)

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ner	(Commission File	(IRS
n of	Number)	
,		
	n of no.)	ner (Commission File n of Number) on No.)

Wilmington, DE 19884-0781 ------____ _____ _____

(Address of principal executive office)

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

FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION, AND Item 7. EXHIBITS

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

20.1 Series 1994-C Certificateholders' Statement for the month ended November 30, 2000.

20.2 Series 1995-A Certificateholders' Statement for the month ended November 30, 2000.

20.3 Series 1995-C Certificateholders' Statement for the month ended November 30, 2000.

20.4 Series 1995-E Certificateholders' Statement for the month ended November 30, 2000.

20.5 Series 1995-J Certificateholders' Statement for the month ended November 30, 2000.

20.6 Series 1996-A Certificateholders' Statement for the month ended November 30, 2000.

20.7 Series 1996-B Certificateholders' Statement for the month ended November 30, 2000.

20.8 Series 1996-C Certificateholders' Statement for the month ended November 30, 2000.

20.9 Series 1996-D Certificateholders' Statement for the month ended November 30, 2000.

20.10 Series 1996-E Certificateholders' Statement for the month

ended November 30, 2000.

20.11 Series 1996-G Certificateholders' Statement for the month ended November 30, 2000.

 $20.12\,$ Series 1996-H Certificateholders' Statement for the month ended November 30, 2000.

20.13 Series 1996-J Certificateholders' Statement for the month ended November 30, 2000.

20.14 Series 1996-K Certificateholders' Statement for the month ended November 30, 2000.

20.15 Series 1996-M Certificateholders' Statement for the month ended November 30, 2000.

20.16 Series 1997-B Certificateholders' Statement for the month ended November 30, 2000.

20.17 Series 1997-C Certificateholders' Statement for the month ended November 30, 2000.

20.18 Series 1997-E Certificateholders' Statement for the month ended November 30, 2000.

20.19 Series 1997-F Certificateholders' Statement for the month ended November 30, 2000.

 $20.20\,$ Series 1997-I Certificateholders' Statement for the month ended November 30, 2000.

20.21 Series 1997-J Certificateholders' Statement for the month ended November 30, 2000.

20.22 Series 1997-K Certificateholders' Statement for the month ended November 30, 2000.

 $20.23\,$ Series 1997-M Certificateholders' Statement for the month ended November 30, 2000.

20.24 Series 1998-A Certificateholders' Statement for the month ended November 30, 2000.

 $20.25\,$ Series 1998-C Certificateholders' Statement for the month ended November 30, 2000.

20.26 Series 1998-D Certificateholders' Statement for the month ended November 30, 2000.

20.27~ Series 1998-E Certificateholders' Statement for the month ended November 30, 2000.

20.28 Series 1998-F Certificateholders' Statement for the month ended November 30, 2000.

20.29 Series 1998-G Certificateholders' Statement for the month ended November 30, 2000.

 $20.30\,$ Series 1998-I Certificateholders' Statement for the month ended November 30, 2000.

 $20.31\,$ Series 1998-J Certificateholders' Statement for the month ended November 30, 2000.

20.32 Series 1999-A Certificateholders' Statement for the month ended November 30, 2000.

20.33 Series 1999-B Certificateholders' Statement for the month ended November 30, 2000.

20.34 Series 1999-D Certificateholders' Statement for the month ended November 30, 2000.

20.35 Series 1999-E Certificateholders' Statement for the month ended November 30, 2000.

20.36 Series 1999-G Certificateholders' Statement for the month ended November 30, 2000.

20.37 Series 1999-H Certificateholders' Statement for the month ended November 30, 2000.

20.38 Series 1999-I Certificateholders' Statement for the month ended November 30, 2000.

20.39 Series 1999-J Certificateholders' Statement for the month ended November 30, 2000.

20.40 Series 1999-L Certificateholders' Statement for the month ended November 30, 2000.

20.41 Series 1999-M Certificateholders' Statement for the month ended November 30, 2000.

20.42 Series 2000-A Certificateholders' Statement for the month ended November 30, 2000.

20.43 Series 2000-B Certificateholders' Statement for the month ended November 30, 2000.

20.44 Series 2000-C Certificateholders' Statement for the month ended November 30, 2000.

20.45 Series 2000-D Certificateholders' Statement for the month ended November 30, 2000.

20.46 Series 2000-E Certificateholders' Statement for the month ended November 30, 2000.

20.47 Series 2000-F Certificateholders' Statement for the month ended November 30, 2000.

20.48 Series 2000-G Certificateholders' Statement for the month ended November 30, 2000.

20.49 Series 2000-H Certificateholders' Statement for the month ended November 30, 2000.

20.50 Series 2000-I Certificateholders' Statement for the month ended November 30, 2000.

Item 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION, AND EXHIBITS

The following are filed as Exhibits to this Report under Exhibit 99:

99.1. Series 1994-C Key Performance Factors for the month ended November 30, 2000.

99.2. Series 1995-A Key Performance Factors for the month ended November 30, 2000.

99.3. Series 1995-C Key Performance Factors for the month ended November 30, 2000.

99.4. Series 1995-E Key Performance Factors for the month ended November 30, 2000.

99.5. Series 1995-J Key Performance Factors for the month ended November 30, 2000.

99.6. Series 1996-A Key Performance Factors for the month ended November 30, 2000.

99.7. Series 1996-B Key Performance Factors for the month ended November 30, 2000.

99.8. Series 1996-C Key Performance Factors for the month ended November 30, 2000.

99.9. Series 1996-D Key Performance Factors for the month ended November 30, 2000.

99.10. Series 1996-E Key Performance Factors for the month ended November 30, 2000.

99.11. Series 1996-G Key Performance Factors for the month ended November 30, 2000.

99.12. Series 1996-H Key Performance Factors for the month ended November 30, 2000.

99.13. Series 1996-J Key Performance Factors for the month ended November 30, 2000.

99.14. Series 1996-K Key Performance Factors for the month ended November 30, 2000.
99.15. Series 1996-M Key Performance Factors for the month ended November 30, 2000.
99.16. Series 1997-B Key Performance Factors for the month ended November 30, 2000.
99.17. Series 1997-C Key Performance Factors for the month ended November 30, 2000.
99.18. Series 1997-E Key Performance Factors for the month ended

November 30, 2000. 99.19. Series 1997-F Key Performance Factors for the month ended

November 30, 2000.

99.20. Series 1997-I Key Performance Factors for the month ended November 30, 2000.

99.21. Series 1997-J Key Performance Factors for the month ended November 30, 2000.

99.22. Series 1997-K Key Performance Factors for the month ended November 30, 2000.

99.23. Series 1997-M Key Performance Factors for the month ended November 30, 2000.

99.24. Series 1998-A Key Performance Factors for the month ended November 30, 2000.

 $99.25.\ Series$ 1998-C Key Performance Factors for the month ended November 30, 2000.

99.26. Series 1998-D Key Performance Factors for the month ended November 30, 2000.

99.27. Series 1998-E Key Performance Factors for the month ended November 30, 2000.

99.28. Series 1998-F Key Performance Factors for the month ended November 30, 2000.

99.29. Series 1998-G Key Performance Factors for the month ended November 30, 2000.

99.30. Series 1998-I Key Performance Factors for the month ended November 30, 2000.

99.31. Series 1998-J Key Performance Factors for the month ended November 30, 2000.

99.32. Series 1999-A Key Performance Factors for the month ended November 30, 2000.

99.33. Series 1999-B Key Performance Factors for the month ended November 30, 2000.

99.34. Series 1999-D Key Performance Factors for the month ended November 30, 2000.

99.35. Series 1999-E Key Performance Factors for the month ended November 30, 2000.

99.36. Series 1999-G Key Performance Factors for the month ended November 30, 2000.

99.37. Series 1999-H Key Performance Factors for the month ended November 30, 2000.

99.38. Series 1999-I Key Performance Factors for the month ended November 30, 2000.

99.39. Series 1999-J Key Performance Factors for the month ended November 30, 2000.

99.40. Series 1999-L Key Performance Factors for the month ended November 30, 2000.

99.41. Series 1999-M Key Performance Factors for the month ended November 30, 2000.

99.42. Series 2000-A Key Performance Factors for the month ended

November 30, 2000.

99.43. Series 2000-B Key Performance Factors for the month ended November 30, 2000.

99.44. Series 2000-C Key Performance Factors for the month ended November 30, 2000.

99.45. Series 2000-D Key Performance Factors for the month ended November 30, 2000.

99.46. Series 2000-E Key Performance Factors for the month ended November 30, 2000.

99.47. Series 2000-F Key Performance Factors for the month ended November 30, 2000.

 $99.48.\ Series\ 2000-G$ Key Performance Factors for the month ended November 30, 2000.

99.49. Series 2000-H Key Performance Factors for the month ended November 30, 2000.

99.50. Series 2000-I Key Performance Factors for the month ended November 30, 2000.

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: December 14, 2000

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: /s/Jack Fioravanti Name: Jack Fioravanti Title: Senior Vice President CLASS A CUSIP 55262T AE3 CLASS B CUSIP 55262T AF0 Exhibit 20.1

\$0.000000

\$0.000000

\$0.000000

\$5.729167

\$0.000000

\$0.000000

\$5.895833

\$0.000000

\$0.000000

\$6.079167

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- 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 which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$85,000,000.00
 - (h) The Floating Investor Percentage with respect to the period: November 1, 2000 through November 30, 2000 1.77%
 - (i) The Class A Floating Allocation with respect to the related Monthly 0.870 Period -----
 - (j) The Class B Floating Allocation with respect to the related Monthly0

0.045

\$109,826,999.55

\$5,680,706.32

\$10,730,226.16

\$56,372,819,075.31

\$1,000,000,000.00

\$1,000,000,000.00

\$870,000,000.00

\$870,000,000.00

\$45,000,000.00

with respect to the related Monthly Period

(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

0.085

3. 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:

			Percentage of Total	Aggregate Account
			Receivables	Balance
(a)	30 - 59 days:		1.79%	1,032,136,263.23
(b)	60 - 89 days:		1.05%	608,630,140.94
(c)	90 - 119 days:		0.78%	452,144,695.67
(d)	120 -149 days:		0.63%	362,649,560.38
(e)	150 or more days:		0.99%	575,607,831.35
		Total	5.24%	3,031,168,491.57

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,715,154.84
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,232,184.69
(c)	The Class B Investor Default Amount for the related Monthly Period	\$167,181.93
(d)	The Collateral Default Amount for the related Monthly Period	\$315,788.22
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

(d) The aggregate amount of Class B

Investor Charge Offs set forth in
5 (c) above per \$1,000 of original
certificate principal amount

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$906,250.00

\$46,875.00

\$88,541.67

\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$13,768,073.80
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$712,141.67
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,345,156.78
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$14,311,823.80
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B	

Certificates

\$740,266.67

	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,398,281.78
	11. Port	folio Yield	
	(-)	The Portfolio Yield for the related Monthly Period	15.28%
	(b)	The Portfolio Adjusted Yield	5.55%
c.	LIBOR Det	erminations	
		es for the Interest Period of 15, 2000 through December 14, 2000:	
	Class A a	nd Class B determination -	6.62500%
	Collatera	l Interest determination -	6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1994-C

CLASS A CUSIP 55262T AJ2 CLASS B CUSIP 55262T AK9 Exhibit 20.2

\$0.000000

\$0.000000

\$0.000000

\$5.741667

\$0.000000

\$0.000000

\$5.891667

\$0.000000

\$0.000000

\$6.134058

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- 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 which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$48,875,000.00
 - (h) The Floating Investor Percentage with respect to the period: November 1, 2000 through November 30, 2000 1.02%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period

0.870 _____

- (j) The Class B Floating Allocation with respect to the related Monthly
- (k) The Collateral Floating Allocation with respect to the related Monthly

\$63,150,523.52 _____

\$3,266,403.08 _____

\$6,169,882.00 _____

\$56,372,819,075.31 _____

\$575,000,000.00 _____

\$575,000,000.00 _____

\$500,250,000.00 _____

\$500,250,000.00

\$25,875,000.00 _____

0.045

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(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. 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:

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.79%	1,032,136,263.23
(b)	60 - 89 days:		1.05%	608,630,140.94
(c)	90 - 119 days:		0.78%	452,144,695.67
(d)	120 - 149 days:		0.63%	362,649,560.38
(e)	150 or more days:		0.99%	575,607,831.35
		Total	5.24%	3,031,168,491.57

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,136,213.94
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,858,506.13
(c)	The Class B Investor Default Amount for the related Monthly Period	\$96,129.54
(d)	The Collateral Default Amount for the related Monthly Period	\$181,578.27
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$521,093.75

\$ 0.00

\$26,953.13

\$50,911.45

\$ 0.00 _____

(b) The amount of Reallocated Class B

Principal Collections with respect to this Distribution Date

- (c) The Collateral Interest as of the close of business on this Distribution Date
- (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Collection of Finance Charge Receivables
 - (a) The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Procees and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates
 - (b) The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates
 - (c) The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 9. Principal Funding Account
 - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date
 - (b) The Accumulation Shortfall with respect to the related Monthly Period
 - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
 - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
 - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 10. Available Funds
 - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
 - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$48,875,000.00

\$ 0.00

\$25,875,000.00

\$425,653.03

\$8,229,298.41

\$804,012.30

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$7,916,642.16

\$409,481.15

	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$773,465.43
11.	Poi	rtfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	15.28%
	(b)	The Portfolio Adjusted Yield	5.53%
Flo	ating	g Rate Determinations	

LIBOR rates for the Interest Period of November 15, 2000 through December 14, 2000: 6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1995-A

с.

CLASS A CUSIP 55262T AN3 CLASS B CUSIP 55262T AP8 Exhibit 20.3

\$0.000000

\$0.000000

\$0.000000

\$5.375000

\$0.000000

\$0.000000

\$5.866667

\$0.000000

\$0.000000

\$6.116667

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - 7. The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- 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
	which were allocated in respect of
	the Class A Certificates

(b)	The aggregate amount of Collections
	of Principal Receivables processed
	during the related Monthly Period
	which were allocated in respect of
	the Class B Certificates

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

2. 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
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$48,875,000.00
- (h) The Floating Investor Percentage with respect to the period:
 - November 1, 2000 through November 30, 2000 1.02%
- (i) The Class A Floating Allocation with respect to the related Monthly Period
- (j) The Class B Floating Allocation with respect to the related Monthly Period 0.045

\$63,150,523.52

\$3,266,403.08 _____

\$6,169,882.00 _____

\$56,372,819,075.31 -----

\$575,000,000.00 _____

\$575,000,000.00 _____

\$500,250,000.00 _____

\$500,250,000.00 _____

\$25,875,000.00 _____

0.870

(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period N/A	
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. 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:

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.79%	1,032,136,263.23
(b)	60 - 89 days:		1.05%	608,630,140.94
(c)	90 - 119 days:		0.78%	452,144,695.67
(d)	120 - 149 days:		0.63%	362,649,560.38
(e)	150 or more days:		0.99%	575,607,831.35
		Total	5.24%	3,031,168,491.57

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,136,213.94
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,858,506.13
(c)	The Class B Investor Default Amount for the related Monthly Period	\$96,129.54
(d)	The Collateral Default Amount for the related Monthly Period	\$181,578.27
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

(d) The aggregate amount of Class B

Investor Charge Offs set forth in
5 (c) above per \$1,000 of original
certificate principal amount

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$521,093.75

\$26,953.13

\$50,911.45

\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,916,642.16
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$409,481.15
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$773,465.43
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$8,229,298.41
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$425,653.03

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the

			related Monthly Period which were allocated in respect of the Collateral Interest	\$804,012.	30
	11.	Swa	p Cash Flows		
		(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$ 0.00	
		(b)	The amount of the Net Swap Payment for the related Transfer Date	\$151,325.	63
	12.	Por	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		15.28%
		(b)	The Portfolio Adjusted Yield		5.60%
с.	Floa	ating	Rate Determinations		
	Nove		tes for the Interest Period of 15, 2000 through December 14, 2000: 6.62 	000%	
D.			ion regarding the status of the Rate Swap and the Swap Counterparty		
	1.		Mark-to-Market Amount, if any, for the ted Monthly Period.	\$ 	N/A
	2.		the Interest Reserve Account been blished?		No
	3.	Has fund	the Interest Reserve Account been led?		No
	4.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$ 0.00	
	5.		many funds withdrawn from the Interest erve Account were utilized?		
		none			
	6.	Has	the Interest Rate Swap been Terminated?		No
	7.	Long	Term Credit Rating of the Swap Counterpart	У	AAA/Aaa

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1995-C

CLASS A CUSIP 55262T AS2 CLASS B CUSIP 55262T AT0 Exhibit 20.4

\$0.000000

\$0.000000

\$0.000000

\$5.700000

\$0.000000

\$0.000000

\$5.783333

\$0.000000

\$0.000000

\$6.033333

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Α.	Informa	ation	Rega	arding	g th	ne C	Current	Mont	thly	
	Distrik	outior	n (St	tated	on	the	e Basis	of		
	\$1,000	Origi	nal	Cert	ific	cate	e Princ:	ipal	Amount)	

- 1. The amount of distribution in respect of Class A Monthly Principal
- The amount of distribution in respect of Class B Monthly Principal
- 3. The amount of distribution in respect of Collateral Monthly Principal
- The amount of distribution in respect of Class A Monthly Interest
- 5. The amount of distribution in respect of Class A Deficiency Amounts
- The amount of distribution in respect of Class A Additional Interest
- The amount of distribution in respect of Class B Monthly Interest
- The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Collateral Monthly Interest
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- 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 which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$5,365,109.51

\$56,372,819,075.31

\$500,000,000.00

\$500,000,000.00

\$435,000,000.00

\$435,000,000.00

\$22,500,000.00

\$54,913,496.24

\$2,840,356.72

- 2. 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
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$42,500,000.00
 - (h) The Floating Investor Percentage with respect to the period:
 - November 1, 2000 through November 30, 2000 0.89%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period0.870
 - (j) The Class B Floating Allocation with respect to the related Monthly

0.045

(k)	The Collateral Floating Allocation with respect to the related Monthly Period		0.085
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A	

3. 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:

]	Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.79%	1,032,136,263.23
(b)	60 - 89 days:		1.05%	608,630,140.94
(c)	90 - 119 days:		0.78%	452,144,695.67
(d)	120 - 149 days:		0.63%	362,649,560.38
(e)	150 or more days:		0.99%	575,607,831.35
		Total	5.24%	3,031,168,491.57

4. Investor Default Amount

Monthly Period

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,857,577.32
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,616,092.23
(c)	The Class B Investor Default Amount for the related Monthly Period	\$83,591.11
(d)	The Collateral Default Amount for the related Monthly Period	\$157,893.98
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related	

\$ 0.00

- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

\$44,270.83

Principal Collections with respect to this Distribution Date

- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
- (c) The Collateral Interest as of the close of business on this Distribution Date
- (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
 - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
 - (b) The Accumulation Shortfall with respect to the related Monthly Period
 - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
 - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
 - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. Available Funds
 - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
 - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
 - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- 10. Collection of Finance Charge Receivables
 - (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates
 - (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the

\$ 0.00 \$ 0.00 \$ 42,500,000.00

\$22,500,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$6,884,036.37 _____ \$356,071.21

\$672,577.95

\$7,155,911.37

		related Monthly Period which were allocated in respect of the Class B Certificates	\$370,133.71
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$699,140.45
	11. Por	rtfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	15.28%
	(b)	The Portfolio Adjusted Yield	5.59%
c.	LIBOR De	eterminations	
	LIBOR ra	ates for the Interest Period of	

LIBOR rates for	the Interest Period of	
November 15, 200	0 through December 14, 2000:	6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1995-E

CLASS A CUSIP 55262T AY9 CLASS B CUSIP 55262T AZ6 Exhibit 20.5

\$0.000000

\$0.000000

\$0.000000

\$5.708333

\$0.000000

\$0.000000

\$5.808333

\$0.000000

\$0.000000

\$6.016667

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- 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

which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period \$500,000,000.00
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$42,500,000.00
 - (h) The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 0.89%

- (i) The Class A Floating Allocation with respect to the related Monthly Period
- (j) The Class B Floating Allocation with respect to the related Monthly 0.045
- (k) The Collateral Floating Allocation with respect to the related Monthly Period

\$54,913,496.24 _____

\$2,840,356.72 _____

\$5,365,109.51 ------

\$56,372,819,075.31 _____

\$500,000,000.00 _____

\$435,000,000.00 _____

\$435,000,000.00 _____

\$22,500,000.00 -----

0.870

0.085

-	-	-	-	-	-	-	-	-	-	

(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period N/A	
(n)	The Class B Fixed Allocation with respect to the related Monthly Period N/A	
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period N/A	

3. 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:

			Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.79%	1,032,136,263.23
(b)	60 - 89 days:		1.05%	608,630,140.94
(c)	90 - 119 days:		0.78%	452,144,695.67
(d)	120 - 149 days:		0.63%	362,649,560.38
(e)	150 or more days:		0.99%	575,607,831.35
		Total	5.24%	3,031,168,491.57
Investor Default Amount				

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,857,577.32	
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,616,092.23	
(c)	The Class B Investor Default Amount for the related Monthly Period	\$83,591.11	
(d)	The Collateral Default Amount for the related Monthly Period	\$157,893.98	
Investor Charge Offs			
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00	
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00	
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00	

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00 _____

\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

\$44,270.83

\$312,500.00

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00 _____ (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 _____ (c) The Collateral Interest as of the close of business on this Distribution Date \$42.500.000.00 ------(d) The Class B Investor Interest as of the close of business on this Distribution \$22,500,000,00 Date _____ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) _____ (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date from the Reserve Account _____ (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,884,036.37 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$356,071.21 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$672,577.95 10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were

\$7,155,911.37 -----

		allocated in respect of the Class B Certificates	\$370,133.71
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$699,140.45
	11. Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	15.28%
	(b)	The Portfolio Adjusted Yield	5.58%
с.	LIBOR Determinations		
		ees for the Interest Period of er 15, 2000 through December 14, 2000:	6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1995-J

CLASS A CUSIP 55262T BAO CLASS B CUSIP 55262T BB8 Exhibit 20.6

\$0.000000

\$0.000000

\$0.000000

\$5.691667

\$0.000000

\$0.000000

\$5.800000

\$0.000000

\$0.000000

\$5.908333

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- 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 which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

2. 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
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period \$700,000,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$59,500,000.00
- (h) The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.24%

(i) The Class A Floating Allocation with respect to the related Monthly Period

- (j) The Class B Floating Allocation with respect to the related Monthly
- (k) The Collateral Floating Allocation with respect to the related Monthly 0.085 Period

\$76,878,897.63 _____

\$3,976,492.23

\$7,511,157.49 _____

\$56,372,819,075.31 _____

\$700,000,000.00 -----

\$609,000,000.00 _____

\$609,000,000.00 _____

\$31,500,000.00 ------

0.870

0.045 _____

(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly PeriodN/A	
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

4.

5.

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:

		Percentage of Total Receivables	
(a)	30 - 59 days:	1.79%	1,032,136,263.23
(b)	60 - 89 days:	1.05%	608,630,140.94
(c)	90 - 119 days:	0.78%	452,144,695.67
(d)	120 - 149 days:	0.63%	362,649,560.38
(e)	150 or more days:	0.99%	575,607,831.35
	Total		3,031,168,491.57
Inve	stor Default Amount		
(a)	The Aggregate Investor Default . for the related Monthly Period	Amount	\$2,600,608.23
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,262,529.20
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$117,027.30
(d)	(d) The Collateral Default Amount for the related Monthly Period		\$221,051.73
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origi certificate principal amount	in	\$ 0.00

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

\$ 0.00 _____

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$634,375.00

\$32,812.50

\$61,979.17

\$437,500.00

\$ 0.00

- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 _____ (c) The Collateral Interest as of the close of business on this Distribution \$59,500,000.00 Date _____ (d) The Class B Investor Interest as of the close of business on this Distribution Date \$31,500,000,00 _____ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) _____ (b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00 ------(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date _____ (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 _____ (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the \$ 0.00 related Transfer Date _____ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account \$9,637,651.23 on the related Transfer Date _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$498.498.93 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$941,609.82 _____ 10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$10,018,276.23 _____ (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$518,186,43 _____
 - (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the

		related Monthly Period which were allocated in respect of the Collateral Interest	\$978,797.32
	11. Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	15.28%
	(b)	The Portfolio Adjusted Yield	5.61%
с.	LIBOR De	eterminations	

LIBOR rates for the Interest Period of November 15, 2000 through December 14, 2000: 6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1996-A

CLASS A CUSIP 55262T BC6 CLASS B CUSIP 55262T BD4 Exhibit 20.7

\$0.000000

\$0.000000

\$0.000000

\$5.733333

\$0.000000

\$0.000000

\$5.825000

\$0.000000

\$0.000000

\$6.128431

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- 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

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
 - (h) The Floating Investor Percentage with respect to the period: November 1, 2000 through November 30, 2000 0.89%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period
 - (j) The Class B Floating Allocation with respect to the related Monthly 0.045
 - (k) The Collateral Floating Allocation with respect to the related Monthly Period

\$54,913,496.24

\$2,840,356.72

\$5,365,109.51

\$56,372,819,075.31

\$500,000,000.00

\$500,000,000.00

\$435,000,000.00

\$435,000,000.00

\$22,500,000.00

\$42,500,000.00

0.870

0.085

(1)	The Fixed Investor Percentage wirespect to the related Monthly F		N/A
(m)	The Class A Fixed Allocation wit respect to the related Monthly F		N/A
(n)	The Class B Fixed Allocation wit respect to the related Monthly F		
(0)	The Collateral Fixed Allocation respect to the related Monthly F		
Deli	nquent Balances		
were	aggregate amount of outstanding h delinquent as of the end of the hted Monthly Period:		
			gregate ccount alance
(a)	30 - 59 days:	1.79%1,032,136,2	
(b)	60 - 89 days:	1.05%608,630,140	
(c)	90 - 119 days:	0.78%452,144,695	.67
(d)	120 - 149 days:	0.63%362,649,560	
(e)	150 or more days:	0.99%575,607,831	
	Total	5.24% 3,031,168,	491.57
Inve	estor Default Amount		
(a)	The Aggregate Investor Default A for the related Monthly Period	\$1,857	, 577 . 32
(b)	The Class A Investor Default Amo for the related Monthly Period	\$1,616	,092.23
(c)	The Class B Investor Default Amo for the related Monthly Period	ount \$83,59 	1.11

(d) The Collateral Default Amount for the related Monthly Period

5. Investor Charge Offs

З.

4.

 (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period

(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount

(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount

\$ 0.00

\$157,893.98

\$ 0.00

\$ 0.00

\$ 0.00

(e) The aggregate amount of Collateral

Charge Offs for the related Monthly Period

- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

÷ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

\$44,270.83

\$312,500.00

\$ 0.00

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date

(c) The Collateral Interest as of the close of business on this Distribution Date

- (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
 - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
 - (b) The Accumulation Shortfall with respect to the related Monthly Period

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date

- (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
- (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. Available Funds
 - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
 - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
 - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

10. Collection of Finance Charge Receivables

- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates
- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were

\$42,500,000.00

\$ 0.00

\$22,500,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00 _____

\$ 0.00

\$6,884,036.37 _____

\$356,071.21

\$672,577.95

\$7,155,911.37

\$370,133.71

		allocated in respect of the Collateral Interest	\$699,140.45 	
	11. Poi	rtfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period	15.28%	
	(b)	The Portfolio Adjusted Yield	5.54%	
с.	LIBOR De	eterminations		

LIBOR rates for the Interest Period of November 15, 2000 through December 14, 2000: 6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1996-B

CLASS A CUSIP 55262T BE2 CLASS B CUSIP 55262T BF9 Exhibit 20.8

\$0.000000

\$0.000000

\$0.000000

\$5.633333

\$0.000000

\$0.000000

\$5.750000

\$0.000000

\$0.000000

\$5.954167

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- 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

which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-C as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-C as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
 - (h) The Floating Investor Percentage with respect to the period: November 1, 2000 through November 30, 2000 0.89%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870
 - (j) The Class B Floating Allocation with respect to the related Monthly 0.045
 - (k) The Collateral Floating Allocation with respect to the related Monthly Period 0.085

\$54,913,496.24

\$2,840,356.72

\$5,365,109.51

\$56,372,819,075.31

\$500,000,000.00

\$500,000,000.00

\$435,000,000.00

\$435,000,000.00

\$22,500,000.00

\$42,500,000.00

	respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period N/A	
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period N/A	

(1) The Fixed Investor Percentage with

3. 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:

			Percentage of Total Receivables	55 5
(a)	30 - 59 days:		1.79%	1,032,136,263.23
(b)	60 - 89 days:		1.05%	608,630,140.94
(c)	90 - 119 days:		0.78%	452,144,695.67
(d)	120 - 149 days:		0.63%	362,649,560.38
(e)	150 or more days:		0.99%	575,607,831.35
		Total	5.24%	3,031,168,491.57

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$1,857,577.32
(b)	The Class A Investor Default Amount	
	for the related Monthly Period	\$1,616,092.23

- (c) The Class B Investor Default Amount for the related Monthly Period
- (d) The Collateral Default Amount for the related Monthly Period

5. Investor Charge Offs

- (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period
- (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount
- (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount

\$ 0.00

\$83,591.11

\$157,893.98

\$ 0.00

\$ 0.00

\$ 0.00

Charge Offs for the related Monthly Period

- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

÷ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

\$44,270.83

\$312,500.00

\$ 0.00

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date

(c) The Collateral Interest as of the close of business on this Distribution Date

- (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
 - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
 - (b) The Accumulation Shortfall with respect to the related Monthly Period

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date

- (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
- (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. Available Funds
 - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
 - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
 - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

10. Collection of Finance Charge Receivables

- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates
- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were

\$ 0.00

\$22,500,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$6,884,036.37 _____

\$356,071.21

\$672,577.95

\$7,155,911.37

\$370,133.71

	allocated in respect of the Collateral Interest	\$699,140.45
11. Port	folio Yield	
(a)	The Portfolio Yield for the related Monthly Period	15.28%
(b)	The Portfolio Adjusted Yield	5.67%
C. LIBOR De	eterminations	
	ates for the Interest Period of Der 15, 2000 through December 14, 2000: 6. 	62000%
MBNA AMERICA NATIO Jack F		
Servicer Name: Jack	OCIATION, c Fioravanti .or Vice President	

1996-C

CLASS A CUSIP 55262T BG7 CLASS B CUSIP 55262T BH5 Exhibit 20.9

\$0.000000

\$0.000000

\$0.000000

\$5.641667

\$0.000000

\$0.000000

\$5.758333

\$0.000000

\$0.000000

\$5.891667

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- 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

which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-D as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-D as of the end of the day on the last day of the related Monthly Period \$1,000,000.00
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$75,000,000.00
 - (h) The Floating Investor Percentage with respect to the period:
 - November 1, 2000 through November 30, 2000 1.77%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period
 - (j) The Class B Floating Allocation with respect to the related Monthly
 - (k) The Collateral Floating Allocation with respect to the related Monthly Period

\$9,467,846.06 _____

\$9,467,846.06 _____

\$56,372,819,075.31 _____

\$1,000,000,000.00 _____

\$850,000,000.00 _____

\$850,000,000.00 _____

\$75,000,000.00 _____

0.850 _____

0.075 _____

0.075

(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period N/A	

3. 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:

			Percentage of Total Receivables	Account
	(a)	30 - 59 days:	1.79%	1,032,136,263.23
	(b)	60 - 89 days:	1.05%	608,630,140.94
	(c)	90 - 119 days:	0.78%	452,144,695.67
	(d)	120 - 149 days:	0.63%	362,649,560.38
	(e)	150 or more days:	0.99%	575,607,831.35
		Total		3,031,168,491.57
4.	Inve	stor Default Amount		
	(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,715,154.83
	(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$3,157,881.55
	(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$278,636.64
	(d)	The Collateral Default Amount f the related Monthly Period	or	\$278,636.64
5.	Inve	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origi certificate principal amount	in	\$ 0.00

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$885,416.67

\$78,125.00

\$78,125.00

\$625,000.00

\$ 0.00

- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 _____ (c) The Collateral Interest as of the close of business on this Distribution \$75,000,000.00 Date _____ (d) The Class B Investor Interest as of the close of business on this Distribution Date \$75.000.000.00 _____ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) _____ (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 _____ (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$13,451,566.07 -----(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,186,903.12 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,186,903.12 _____ 10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$13,982,816.07 _____ (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$1,233,778.12
 - (c) The aggregate amount of Collections of Finance Charge Receivables and Annual

related	hip Fees processed during the Monthly Period which were ed in respect of the Collateral t	\$1,233,778.12	
11. Portfolio Yi	eld		
(a) The Port Monthly	folio Yield for the related Period	15.28%	
(b) The Port	folio Adjusted Yield	5.67%	
LIBOR Determinations			
LIBOR rates for the Interest Period of November 15, 2000 through December 14, 2000: 6.62			

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1996-D

с.

CLASS A CUSIP 55262T BJ1 CLASS B CUSIP 55262T BK8 Exhibit 20.10

\$0.000000

\$0.000000

\$0.000000

\$5.658333

\$0.000000

\$0.000000

\$5.775000

\$0.000000

\$0.000000

\$5.995833

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Α.	Informa	ation	Rega	arding	g th	ne (Current	Mont	thly	
	Distrik	outior	n (St	tated	on	the	e Basis	of		
	\$1,000	Origi	nal	Cert	ific	cat	e Princ	ipal	Amount)

- 1. The amount of distribution in respect of Class A Monthly Principal
- The amount of distribution in respect of Class B Monthly Principal
- 3. The amount of distribution in respect of Collateral Monthly Principal
- The amount of distribution in respect of Class A Monthly Interest
- 5. The amount of distribution in respect of Class A Deficiency Amounts
- The amount of distribution in respect of Class A Additional Interest
- The amount of distribution in respect of Class B Monthly Interest
- The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Collateral Monthly Interest
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- 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 which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
 - (h) The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.33%

- (i) The Class A Floating Allocation with respect to the related Monthly Period
- (j) The Class B Floating Allocation with respect to the related Monthly period

\$80,476,677.94

\$7,100,884.45

\$7,100,884.45

\$56,372,819,075.31

\$750,000,000.00

\$750,000,000.00 _____

\$637,500,000.00

\$637,500,000.00

\$56,250,000.00

\$56,250,000.00

0.850

0.075

(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period N/A	
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. 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:

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.79%	1,032,136,263.23
(b)	60 - 89 days:		1.05%	608,630,140.94
(c)	90 - 119 days:		0.78%	452,144,695.67
(d)	120 - 149 days:		0.63%	362,649,560.38
(e)	150 or more days:		0.99%	575,607,831.35
		Total	5.24% 	3,031,168,491.57

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 2,786,366.11
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,368,411.15
(c)	The Class B Investor Default Amount for the related Monthly Period	\$208,977.48
(d)	The Collateral Default Amount for the related Monthly Period	\$208,977.48
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

(d) The aggregate amount of Class B

Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$58,593.75

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period

\$468,750.00 _____

\$ 0.00

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 ------

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$664,062.50 _____

\$58,593.75 _____

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	:e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$10,088,674.42
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$890,177.41
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$890,177.41
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$10,487,111.92
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$925,333.66

 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period (b) The Portfolio Adjusted Yield LIBOR Determinations LIBOR rates for the Interest Period of 	333.66
Monthly Period (b) The Portfolio Adjusted Yield LIBOR Determinations LIBOR rates for the Interest Period of	
LIBOR Determinations LIBOR rates for the Interest Period of	15.28%
LIBOR rates for the Interest Period of	5.64%
November 15, 2000 through December 14, 2000:	
Class A and Class B determination - 6.620	100%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1996-E

С.

CLASS A CUSIP 55262T BL6 CLASS B CUSIP 55262T BM4 Exhibit 20.11

\$0.000000

\$0.000000

\$0.000000

\$5.666667

\$0.000000

\$0.000000

\$5.808333

\$0.000000

\$0.000000

\$6.128472

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Α.	Informa	ation	Rega	arding	g th	ne (Current	Mont	thly	
	Distrik	outior	n (St	tated	on	the	e Basis	of		
	\$1,000	Origi	nal	Cert	ific	cat	e Princ	ipal	Amount)

- 1. The amount of distribution in respect of Class A Monthly Principal
- The amount of distribution in respect of Class B Monthly Principal
- 3. The amount of distribution in respect of Collateral Monthly Principal
- The amount of distribution in respect of Class A Monthly Interest
- The amount of distribution in respect of Class A Deficiency Amounts
- The amount of distribution in respect of Class A Additional Interest
- The amount of distribution in respect of Class B Monthly Interest
- The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Collateral Monthly Interest
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- 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 which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

2. 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
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
- (h) The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 0.89%

- (i) The Class A Floating Allocation with respect to the related Monthly Period
- (j) The Class B Floating Allocation with respect to the related Monthly Period 0.075
- (k) The Collateral Floating Allocation

\$53,651,116.41 _____

\$4,733,923.14 _____

\$4,733,923.14 _____

\$56,372,819,075.31 -----

\$500,000,000.00

\$500,000,000.00 _____

\$425,000,000.00 _____

\$425,000,000.00 _____

\$37,500,000.00

\$37,500,000.00 _____

0.850 _____

	with respect to the related Monthly Period	0.075
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period $$ N/A $$	
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. 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:

			Percentage of Total Receivables	Account
(a)	30- 59 days:		1.79%	1,032,136,263.23
(b)	60 - 89 days:		1.05%	608,630,140.94
(c)	90 - 119 days:		0.78%	452,144,695.67
(d)	120 - 149 days:		0.63%	362,649,560.38
(e)	150 or more days:		0.99%	575,607,831.35
		Total	5.24%	3,031,168,491.57

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,857,577.35
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,578,940.67
(c)	The Class B Investor Default Amount for the related Monthly Period	\$139,318.34
(d)	The Collateral Default Amount for the related Monthly Period	\$139,318.34
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

(d) The aggregate amount of Class B

Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$39,062.50

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period

\$312,500.00 _____

\$ 0.00

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 ------

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$442,708.33 _____

\$39,062.50 _____

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00 _____ (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 (c) The Collateral Interest as of the close of business on this Distribution Date (d) The Class B Investor Interest as of the close of business on this Distribution \$37.500.000.00 Date _____ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) _____ (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date from the Reserve Account (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,725,782.51 ------(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$593,451.46 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$593,451.46 _____ (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$6,991,407.51

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were

10. Collection of Finance Charge Receivables

\$37.500.000.00 ------

allocated in respect of the Class B Certificates \$616,888.96 _____ (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral \$616,888.96 Interest -----11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 15.28% _____ (b) The Portfolio Adjusted Yield 5.62% _____ C. Floating Rate Determinations LIBOR rates for the Interest Period of November 15, 2000 through December 14, 2000: 6.62000% - -----Collateral Interest Determination for the Interest Period of November 14, 2000 to December 14, 2000: 6.62000% _ _____ MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1996-G

CLASS A CUSIP 55262TBN2 CLASS B CUSIP 55262TBP7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Interest
 - The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$5.933333

\$5.716150

\$0.000000

\$0.000000

\$5.857817

\$ 0.000000

B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

- The amount of the current monthly accumulation in respect of Class A Monthly Interest
- The amount of the current monthly accumulation in respect of Class A Deficiency Amounts
- The amount of the current monthly accumulation in respect of Class A Additional Interest
- The amount of the current monthly accumulation in respect of Class B Monthly Interest
- The amount of the current monthly accumulation in respect of Class B Deficiency Amounts
- The amount of the current monthly accumulation in respect of Class B Additional Interest

\$0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
 - 1. The total amount of distribution from the Interest Funding Account

2.		amount of the current quarterly erest distribution in respect of s A	\$ 0.00
3.	inte Clas of c	amount of the current quarterly prest distribution in respect of as A set forth in 2 above per \$1,000 priginal certificate principal	
	amou	int	\$ 0.000000
4.		amount of the current quarterly prest distribution in respect of s B	\$ 0.00
5.	inte Clas	amount of the current quarterly erest distribution in respect of as B set forth in 4 above per \$1,000 priginal certificate principal int	\$ 0.00000
Inf	format	ion Regarding the Performance of the Trust	
1.	Coll	ection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$128,762,684.95
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$11,361,412.61
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$11,361,412.61
2.	Prin	cipal 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	\$56,372,819,075.31
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-H as of the end of the day on the last day of the related Monthly Period	\$1,200,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-H as of the end of the day on the last day of the related Monthly Period	\$1,200,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$1,020,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$1,020,000,000.00

D.

(f) The amount of Principal Receivables in the Trust represented by the

\$1,020,000,000.00

	Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$90,000 	,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$90,000 	,000.00
(h)	The Floating Investor Percentage with respect to the period:		
	November 1, 2000 through November 30, 2000	2.13%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(j)	The Class B Floating Allocation with respect to the related Monthly period	0.075	
(k)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period $$ N/A $$		
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

3. 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:

		Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:	1.79%	1,032,136,263.23
(b)	60 - 89 days:	1.05%	608,630,140.94
(c)	90 - 119 days:	0.78%	452,144,695.67
(d)	120 - 149 days:	0.63%	362,649,560.38
(e)	150 or more days:	0.99%	575,607,831.35

Total 5.24% 3,031,168,491.57

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$4,458,185.60
(b)	The Class A Investor Default Amount	
	for the related Monthly Period	\$3,789,457.80

(c) The Class B Investor Default Amount for the related Monthly Period \$334,363.90

- (d) The Collateral Default Amount for the related Monthly Period
- 5. Investor Charge Offs
 - (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period
 - (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount
 - (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
 - (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
 - (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
 - (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
 - (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
 - (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
 - The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
 - (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
 - (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
 - (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- \$ 0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing

\$334,363.90

\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

Fee payable by the Trust to the Servicer for the related Monthly Period

\$1,062,500.00

\$93,750.00

\$93,750.00

\$750,000.00

\$ 0.00

\$ 0.00

\$90,000,000.00

\$90,000,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
 - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
 - (c) The Collateral Interest as of the close of business on this Distribution Date
 - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
 - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
 - (b) The Accumulation Shortfall with respect to the related Monthly Period
 - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
 - (d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00
 - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. Interest Funding Account
 - (a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)

\$6,357,676.50

(b)	The aggregate amount deposited into
	the Interest Funding Account with
	respect to the Class A Certificates
	on the related Transfer Date

- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
- 10. Available Funds
 - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
 - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
 - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- 11. Collection of Finance Charge Receivables
 - (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates
 - (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates
 - (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 12. Portfolio Yield
 - (a) The Portfolio Yield for the related Monthly Period
 - (b) The Portfolio Adjusted Yield
- E. LIBOR Determinations

LIBOR rates for the related Interest Period:

Class A and Class B determination -	6.75938%
Collateral Interest determination -	6.62000%

\$5,830,473.00

\$527,203.50

\$ 0.00

\$16,141,878.72

\$1,424,283.21

\$1,424,283.21

\$16,779,378.72

\$1,480,533.21

\$1,480,533.21

15.28%

5.67%

NAL ASSOCIATION,

Servicer Name: Jack Fioravanti Title: Senior Vice President

1996-H

CLASS A CUSIP 55262T BR3 CLASS B CUSIP 55262T BS1 Exhibit 20.13

\$0.000000

\$0.000000

\$0.000000

\$5.641667

\$0.000000

\$0.000000

\$5.816667

\$0.000000

\$0.000000

\$5.975000

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Α.	Informa	ation	Rega	arding	g th	ne (Current	Mont	thly	
	Distrik	outior	n (St	tated	on	the	e Basis	of		
	\$1,000	Origi	nal	Cert	ific	cat	e Princ	ipal	Amount)

- 1. The amount of distribution in respect of Class A Monthly Principal
- The amount of distribution in respect of Class B Monthly Principal
- 3. The amount of distribution in respect of Collateral Monthly Principal
- The amount of distribution in respect of Class A Monthly Interest
- 5. The amount of distribution in respect of Class A Deficiency Amounts
- The amount of distribution in respect of Class A Additional Interest
- The amount of distribution in respect of Class B Monthly Interest
- The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Collateral Monthly Interest
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- 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 which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

(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

2. Principal Receivables in the Trust

- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
- (h) The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.77%

- (i) The Class A Floating Allocation with respect to the related Monthly Period
- (j) The Class B Floating Allocation with respect to the related Monthly period 0.075

\$107,302,239.71

\$9,467,846.06

\$9,467,846.06

\$56,372,819,075.31

\$1,000,000,000.00

\$1,000,000,000.00

\$850,000,000.00

\$850,000,000.00

\$75,000,000.00 _____

\$75,000,000.00

. 178

0.850

(k)	The Collateral Floating Allocation with respect to the related Monthly Period 0.075		
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A	

3. 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:

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.79%	1,032,136,263.23
(b)	60 - 89 days:		1.05%	608,630,140.94
(c)	90 - 119 days:		0.78%	452,144,695.67
(d)	120 - 149 days:		0.63%	362,649,560.38
(e)	150 or more days:		0.99%	575,607,831.35
		Total	5.24%	3,031,168,491.57

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,715,154.83
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,157,881.55
(c)	The Class B Investor Default Amount for the related Monthly Period	\$278,636.64
(d)	The Collateral Default Amount for the related Monthly Period	\$278,636.64
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$885,416.67

\$78,125.00

\$78,125.00

\$625,000.00

7.	. Reallocations					
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00			
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00			
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$75,000,000.00 			
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00			
8.	Prin	cipal Funding Account				
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$			
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00			
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00			
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$			
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00			
9.	Avai	lable Funds				
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$13,451,566.07			
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,186,903.12			
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,186,903.12			
10.	Col	lection of Finance Charge Receivables				

(a) The aggregate amount of Collections
 of Finance Charge Receivables and Annual
 Membership Fees processed during the
 related Monthly Period, allocated
 in respect of the Class A Certificates \$13,982,816.07

	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,233,778.12
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,233,778.12
	11. Port	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	15.28%
	(b)	The Portfolio Adjusted Yield	5.66%
c.	LIBOR Det	terminations	
	LIBOR rat	tes for the Interest Period of	
		er 15, 2000 through December 14, 2000: s A and Class B determination -	6.62000%
		er 14, 2000 to December 14, 2000: ateral Interest determination -	6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1996-J

CLASS A CUSIP 55262T BT9 CLASS B CUSIP 55262T BU6 Exhibit 20.14

\$0.000000

\$0.000000

\$0.000000

\$5.625000

\$0.000000

\$0.000000

\$5.808333

\$0.000000

\$0.000000

\$6.016667

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Α.	Informa	ation	Rega	arding	g th	ne C	Current	Mont	thly	
	Distrik	outior	n (St	tated	on	the	e Basis	of		
	\$1,000	Origi	nal	Cert	ific	cate	e Princ:	ipal	Amount)	

- 1. The amount of distribution in respect of Class A Monthly Principal
- The amount of distribution in respect of Class B Monthly Principal
- 3. The amount of distribution in respect of Collateral Monthly Principal
- The amount of distribution in respect of Class A Monthly Interest
- 5. The amount of distribution in respect of Class A Deficiency Amounts
- The amount of distribution in respect of Class A Additional Interest
- The amount of distribution in respect of Class B Monthly Interest
- The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Collateral Monthly Interest
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- 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 which were allocated in respect of the Class A Certificates \$107,302,239.71 _____ (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$9,467,846.06 _____ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of \$9,467,846.06 the Collateral Interest _____ 2. 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 \$56,372,819,075.31 _____ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00 _____ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-K as of the end of the day on the \$1,000,000,000.00 last day of the related Monthly Period _____ (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00 _____ (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00 _____ (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day \$75,000,000.00 of the related Monthly Period _____ (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period \$75,000,000.00 _____ (h) The Floating Investor Percentage with respect to the period: November 1, 2000 through November 30, 2000 1.77% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.850 _____

(j) The Class B Floating Allocation with respect to the related Monthly Period

0.075

(k) The Collateral Floating Allocation

with respect to the related Monthly Period

(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. 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:

			Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.79%	1,032,136,263.23
(b)	60 - 89 days:		1.05%	608,630,140.94
(c)	90 - 119 days:		0.78%	452,144,695.67
(d)	120 - 149 days:		0.63%	362,649,560.38
(e)	150 or more days:		0.99%	575,607,831.35
		Total	5.24%	3,031,168,491.57

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$ 3,715,154.83

- (b) The Class A Investor Default Amount for the related Monthly Period
- (c) The Class B Investor Default Amount for the related Monthly Period
- (d) The Collateral Default Amount for the related Monthly Period

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period

(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount

- (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount

\$ 0.00

\$3,157,881.55

\$278,636.64

\$278,636.64

0.075

\$ 0.00

\$ 0.00

\$ 0.00

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$885,416.67

\$78,125.00

\$78,125.00

\$625,000.00

\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$75,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$13,451,566.07
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,186,903.12
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,186,903.12
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$13,982,816.07
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,233,778.12
	(c)	The aggregate amount of Collections of	

The aggregate amount of Collections of Finance Charge Receivables and Annual

Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,233,778.12
11. Portfolio Yield	
(a) The Portfolio Yield for the related Monthly Period	15.28%
(b) The Portfolio Adjusted Yield	5.67%
LIBOR Determinations	
LIBOR rates for the Interest Period of	
November 15, 2000 through December 14, 2000: Class A and Class B determination -	6.62000%
November 14, 2000 to December 14, 2000: Collateral Interest determination -	6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1996-K

с.

CLASS A CUSIP 55262TBV4 CLASS B CUSIP 55262TBW2 Exhibit 20.15

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Interest
 - The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$6,129167

\$5.741150

\$0.000000

\$0.000000

\$5.924483

\$ 0.000000

B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

- The amount of the current monthly accumulation in respect of Class A Monthly Interest
- The amount of the current monthly accumulation in respect of Class A Deficiency Amounts
- The amount of the current monthly accumulation in respect of Class A Additional Interest
- The amount of the current monthly accumulation in respect of Class B Monthly Interest
- The amount of the current monthly accumulation in respect of Class B Deficiency Amounts
- The amount of the current monthly accumulation in respect of Class B Additional Interest

\$0.00000

- C. Information Regarding the Current Quarterly Interest Distribution
 - 1. The total amount of distribution from

the Interest Funding Account

- The amount of the current quarterly interest distribution in respect of Class A
- The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount
- The amount of the current quarterly interest distribution in respect of Class B
- The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount
- D. 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 which were allocated in respect of the Class A Certificates
 - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
 - (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
 - 2. 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
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period

\$ 0.00 \$ 0.000000 \$ 0.00

\$ 0.00

\$ 0.000000

\$53,651,116.41

\$4,733,923.14

\$4,733,923.14

\$56,372,819,075.31

\$500,000,000.00 _____

\$500,000,000.00

\$425,000,000.00

\$425,000,000.00

	in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500 	0,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500	0,000.00
(h)	The Floating Investor Percentage with respect to the period:		
	November 1, 2000 through November 30, 2000	0.89%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(j)	The Class B Floating Allocation with respect to the related Monthly period 0.075		
(k)	The Collateral Floating Allocation with respect to the related Monthly Period 0.075		
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period N/A		

3. Delinquent Balances

4.

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:

		of Total	Aggregate Account Balance
(a)	30 - 59 days:	1.79%	1,032,136,263.23
(b)	60 - 89 days:	1.05%	608,630,140.94
(c)	90 - 119 days:		452,144,695.67
(d)	120 - 149 days:	0.63%	362,649,560.38
(e)	150 or more days:	0.99%	575,607,831.35
	Total	5.24%	3,031,168,491.57
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$1,857,577.35
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,578,940.67

(c) The Class B Investor Default Amount for the related Monthly Period

\$139,318.34

5.	Investor Charge Offs					
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 	0.00		
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 	0.00		
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 	0.00		
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	Ş 	0.00		
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 	0.00		
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 	0.00		
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 	0.00		
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 	0.00		
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 	0.00		
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 	0.00		
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	Ş 	0.00		
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the				

(d) The Collateral Default Amount for the related Monthly Period

\$ 0.00

\$139,318.34

Transfer Date immediately preceding

this Distribution Date

	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Inter	est Funding Account	
	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$2,662,156.88

\$2,662,156.88 _____

(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,439,988.75
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$222,168.13
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Ava	ilable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,725,782.51
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$593,451.46
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$593,451.46
11. Col	lection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,991,407.51
	in respect of the class A certificates	
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$616,888.96
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$616,888.96
12. Por	tfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	15.28%
(b)	The Portfolio Adjusted Yield	5.62%
LIBOR De	terminations	
LIBOR ra	tes for the related Interest Period:	
Class A	and Class B determination -	6.75938%
Collater	al Interest determination -	6.62000%

Ε.

^{6.62000%} -----

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1996-M

CLASS A CUSIP 55262TCB7 CLASS B CUSIP 55262TCC5

\$0.000000

\$0.000000

\$0.000000

\$5.650000

\$0.000000

\$0.000000

\$5.808333

\$0.000000

\$0.000000

\$6.308333

\$0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS'STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Class C Monthly Principal
 - 4. The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Class C Monthly Interest
 - 11. The amount of distribution in respect of Class C Deficiency Amounts
 - 12. The amount of distribution in respect of Class C Additional Interest
- \$ 0.000000
- 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 which were allocated in respect of the Class A Certificates	\$107,302,239.71
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$9,467,846.06
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class C Interest	\$9,467,846.06
Prir	ncipal 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	\$56,372,819,075.31
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Class C Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Class C Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
		· · · · · · · · · · · · · · · · · · ·

2.

\$75,000,000.00 _____

(j)	The Floating Investor Percentage with respect to the period:	
	November 1, 2000 through November 30, 2000	1.77%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Class C Floating Allocation with respect to the related Monthly Period 0.075	
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(0)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(q)	The Class C Fixed Allocation with respect to the related Monthly Period	N/A

3. 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:

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.79%	1,032,136,263.23
(b)	60 - 89 days:		1.05%	608,630,140.94
(c)	90 - 119 days:		0.78%	452,144,695.67
(d)	120 - 149 days:		0.63%	362,649,560.38
(e)	150 or more days:		0.99%	575,607,831.35
		Total	5.24%	3,031,168,491.57

4. Investor Default Amount

Monthly Period

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,715,154.83		
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,157,881.55		
(c)	The Class B Investor Default Amount for the related Monthly Period	\$278,636.64		
(d)	The Class C Default Amount for the related Monthly Period	\$278,636.64		
Investor Charge Offs				
(a)	The aggregate amount of Class A Investor Charge Offs for the related			

\$ 0.00

- (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount
- (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Class C Investor Charge Offs for the related Monthly Period
- (f) The aggregate amount of Class C Investor Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Class C Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Class C Investor Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$_____\$_0.00 \$_____

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$885,416.67

\$78,125.00

	(c)	The amount of the Class C Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00
7.	Real	locations	
	(a)	The amount of Reallocated Class C Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Class C Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
	(d)	The Class C Adjusted Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00
9.	Res	erve Account	
	(a)	The Reserve Draw Amount on the related Transfer Date	\$ 0.00

\$ 0.00 _____

	(b)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(c)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00
10.	Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$13,451,566.07
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,186,903.12
	(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,186,903.12
11.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$13,982,816.07
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,233,778.12
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests	\$1,233,778.12
12.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related	

15.28%

5.62%

Monthly Period

C. LIBOR Determinations

(b) The Portfolio Adjusted Yield

LIBOR rates for the Interest Period of

November 15, 2000 through December 14, 2000: 6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1997-B

CLASS A CUSIP 55262TCD3 CLASS B CUSIP 55262TCE1

\$0.000000

\$0.000000

\$0.000000

\$5,608333

\$0.000000

\$0.000000

\$5.766667

\$ 0.000000

\$0.000000

\$6.016667

\$0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amount
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- 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 which were allocated in respect of

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-C as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-C as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period
 - (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
 - (i) The Floating Investor Percentage with respect to the period: November 1, 2000 through November 30, 2000 1.33%
 - (j) The Class A Floating Allocation with respect to the related Monthly Period

\$80,476,677.94

\$7,100,884.45

\$7,100,884.45

\$56,372,819,075.31

\$750,000,000.00 _____

\$750,000,000.00

\$637,500,000.00

\$637,500,000.00 _____

(k) The Class B Floating Allocation with respect to the related Monthly 0.850

	period	0.075	
(1)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075
(m)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Class B Fixed Allocation with respect to the related Monthly Period N,	/A	
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N,	′A

3. 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:

		Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:	1.79%	1,032,136,263.23
(b)	60 - 89 days:	1.05%	608,630,140.94
(c)	90 - 119 days:	0.78%	452,144,695.67
(d)	120 - 149 days:	0.63%	362,649,560.38
(e)	150 or more days:	0.99%	575,607,831.35

Total	5.24%	3,031,168,491.57

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,786,366.11
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,368,411.15
(c)	The Class B Investor Default Amount for the related Monthly Period	\$208,977.48
(d)	The Collateral Default Amount for the related Monthly Period	\$208,977.48
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

(d) The aggregate amount of Class B

Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$58,593.75

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period

\$468,750.00 _____

\$ 0.00

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 ------

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$664,062.50 _____

\$58,593.75 _____

(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	ş 	0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 	0.00
(c)	The Collateral Interest as of the close of business on this Distribution Date		250,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56, 	250,000.00
(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributio Date		250,000.00
Prin	cipal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 	0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 	0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	ş	0.00
(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	ş	0.00
	(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 	0.00
	(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 	0.00
(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	ş 	0.00
Avai	Lable Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date		088,674.42

8.

9.

		on deposit in the Finance Charge Account on the related Transfer Date	\$890,177.41
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$890,177.41
10.	Colle	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$10,487,111.92
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$925,333.66
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$925,333.66
11.	Port	Folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	15.28%
	(b)	The Portfolio Adjusted Yield	5.69%
Float	ting H	Rate Determinations	
		tes for the related Interest Period: and Class B determination -	6.62000%
Coll	latera	al Interest determination -	6.62000%

MBNA AMERICA BANK, Jack Fioravanti NATIONAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice Presiden

1997-C

с.

CLASS A CUSIP 55262TCF8 CLASS B CUSIP 55262TCG6 Exhibit 20.18

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal

 The amount of distribution in respect of Class B Monthly Principal

- 3. The amount of distribution in respect of Collateral Monthly Principal
- The amount of distribution in respect of Collateral Monthly Interest
- \$5.908333

\$0.000000

\$0.000000

\$0.000000

\$0.000000

 The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

- The amount of the current monthly accumulation in respect of Class A Monthly Interest
- The amount of the current monthly accumulation in respect of Class A Deficiency Amounts
- The amount of the current monthly accumulation in respect of Class A Additional Interest
- The amount of the current monthly accumulation in respect of Class B Monthly Interest
- The amount of the current monthly accumulation in respect of Class B Deficiency Amounts
- The amount of the current monthly accumulation in respect of Class B Additional Interest

\$5.731775

\$0.000000

\$0.000000

\$5.898442

\$ 0.000000

\$0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
 - The total amount of distribution from the Interest Funding Account
 - The amount of the current quarterly interest distribution in respect of Class A
 - The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount
 - The amount of the current quarterly interest distribution in respect of Class B
 - The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount
- \$ 0.00

\$ 0.000000

\$ 0.00

\$ 0.00

\$ 0.000000

- D. 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 which were allocated in respect of the Class A Certificates
 - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
 - (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
 - 2. 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
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-E as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-E as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period

\$7,100,884.45

\$80,476,677.94

\$7,100,884.45

\$56,372,819,075.31

\$750,000,000.00 _____

\$750,000,000.00

\$637,500,000.00

	in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(i)	The Floating Investor Percentage with respect to the period:	
	November 1, 2000 through November 30, 2000	1.33%
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(k)	The Class B Floating Allocation with respect to the related Monthly period	0.075
(1)	The Collateral Floating Allocation with respect to the related Monthly Period0.075	
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. 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:

		Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:	1.79%	1,032,136,263.23
(b)	60 - 89 days:	1.05%	608,630,140.94
(c)	90 - 119 days:	0.78%	452,144,695.67
(d)	120 - 149 days:	0.63%	362,649,560.38
(e)	150 or more days:	0.99%	575,607,831.35

Total	5.24%	3,031,168,491.57

4. Investor Default Amount

- (a) The Aggregate Investor Default Amount for the related Monthly Period
- (b) The Class A Investor Default Amount for the related Monthly Period
- (c) The Class B Investor Default Amount for the related Monthly Period
- (d) The Collateral Default Amount for the related Monthly Period
- 5. Investor Charge Offs
 - (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period
 - (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount
 - (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
 - (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
 - (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
 - (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
 - (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
 - (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
 - The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
 - (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date

\$2,368,411.15 _____ \$208,977.48 _____ \$208,977.48

\$2,786,366.11

\$ 0.00

\$ 0.000000

\$ 0.00

\$ 0.000000

\$ 0.00

\$ 0.000000

\$ 0.00

\$ 0.000000

\$ 0.00

\$ 0.000000

		(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
		(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.000000
	6.	Inve	stor Servicing Fee	
		(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50
		(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
		(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
		(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
	7.	Real	locations	
		(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
		(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$
		(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
		(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
		(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	
8.	Prin	ncipa	l Funding Account	
		(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$
		(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds

- (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds
- (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
 - (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds
 - (2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds
- (f) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date

\$ 0.00

9. Interest Funding Account

- The aggregate amount on deposit in (a) the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date
- (C) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date

10. Available Funds

- The amount of Class A Available Funds (a) on deposit in the Finance Charge Account on the related Transfer Date
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- (C) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

11. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual \$ 0.00 _____

\$ 0.00 _____

\$ 0.00

\$ 0.00 _____

\$ 0.00 _____

\$7,971,587.80

\$3,654,006.56

\$331,787.34 _____

\$21,371.55 _____

\$10,110,045.97 _____

\$890,177.41 _____

\$890**,**177.41 -----

	Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$10,508,483.47
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$925,333.66
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$925,333.66
12. Por	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	15.32%
(b)	The Portfolio Adjusted Yield	5.63%
E. Floating	Rate Determinations	
	ates for the related Interest Period: and Class B determination -	6.79813%
Collater	al Interest determination -	6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1997-E

CLASS A CUSIP 55262TCJO CLASS B CUSIP 55262TCK7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amount
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$5,500000

\$0.000000

\$0.000000

\$5.758333

\$ 0.000000

\$0.000000

\$5.962264

- 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, which were allocated in respect of the Class A Certificates \$75,742,755.04 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$6,690,611.67 -----(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of \$6,690,611.67 the Collateral Interest _____ 2. 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 \$56,372,819,075.31 _____ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-F as of the end of the day on the last day of the related Monthly Period \$706,000,000.00 _____ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-F as of the end of the day on the last day of the related Monthly Period \$706,000,000.00 _____ (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of \$600,000,000.00 the related Monthly Period (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last \$600,000,000.00 day of the related Monthly Period _____ (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day \$53,000,000.00 of the related Monthly Period _____ (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related \$53,000,000.00 Monthly period _____ (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$53,000,000.00

(i) The Floating Investor Percentage with respect to the period: November 1, 2000 through November 30, 2000 1.25%

(j) The Class A Floating Allocation with respect to the related Monthly _____

	Period	0.850
(k)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. 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:

			Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.79%	1,032,136,263.23
(b)	60 - 89 days:		1.05%	608,630,140.94
(c)	90 - 119 days:		0.78%	452,144,695.67
(d)	120 - 149 days:		0.63%	362,649,560.38
(e)	150 or more days:		0.99%	575,607,831.35
		Total	5.24%	3,031,168,491.57

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,622,899.28
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,229,092.78
(c)	The Class B Investor Default Amount for the related Monthly Period	\$196,903.25
(d)	The Collateral Default Amount for the related Monthly Period	\$196,903.25
Inve	stor Charge Offs	

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period

\$ 0.00

(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original

- (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$_____ \$____0.00 \$_____

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$625,000.01

\$55,208.33

Fee payable by the Trust to the Servicer for the related Monthly Period \$55,208.33 _____ (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$441,250.00 _____ 7. Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00 _____ (b) The amount of Reallocated Class B Principal Collections with respect to \$ 0.00 this Distribution Date _____ (c) The Collateral Interest as of the close of business on this Distribution Date \$53,000,000.00 _____ (d) The Class B Investor Interest as of the close of business on this Distribution \$53,000,000.00 Date -----(e) The Class B Adjusted Investor Interest as of the close of business on this Distribution \$53,000,000.00 Date _____ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date 0.00 but prior to withdrawals) Ś -----(b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00 _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00 -----(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00 _____ (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the \$ 0.00 Reserve Account _____ (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____ (2) The Reserve Draw Amount deposited in the Finance Charge Account to be

(f) Interest Earnings on funds on deposit

treated as Class B Available Funds

\$ 0.00

in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 9. Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date \$0.00 _____ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund \$ 0.00 _____ 10. Swap Cash Flows (a) The amount of the Net Swap Receipt \$ 0.00 for the related Transfer Date -----(b) The amount of the Net Swap Payment for the related Transfer Date \$ 35,870.00 _____ 11. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 9,495,222.42 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$838,745.02 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$838,745.02 _____ 12. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds, amounts, if any, withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$ 9,870,222.42 _____ (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B \$ 871,870.02 Certificates _____ (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral \$ 871,870.02 Interest ------

13. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

15.28%

5.75% -----

C. Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -	6.62000%
Collateral Interest determination -	6.62000%
D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty	
1. Has the Interest Reserve Account been established?	No
2. Has the Interest Reserve Account been funded?	No
3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any	\$ 0.00
4. How any funds withdrawn from the Interest Reserve Account were utilized?	
N/A	
5. Has the Interest Rate Swap been Terminated?	No

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1997-F

CLASS A CUSIP 55262TCN1 CLASS B CUSIP 55262TCP6

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amount
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.00000

\$0.000000

\$0.000000

\$0.000000

\$5,458333

\$0.000000

\$0.000000

\$5.775000

\$ 0.000000

\$0.000000

\$6.058333

- B. Information Regarding the Performance of the Trust
 - 1. Principal Receivables
 - (a) The aggregate amount of Collections

of Principal Receivables processed during the related Monthly Period, wich were allocated in respect of the Class A Certificates

\$80,476,677.94

\$7,100,884.45

\$7,100,884.45

\$56,372,819,075.31

\$750,000,000.00

\$750,000,000.00

\$637,500,000.00

\$637,500,000.00

\$56,250,000.00

\$56,250,000.00

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-I as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-I as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period
 - (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(i) The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.33%

(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(k)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

4.

5.

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:

		Percentage of Total Receivables	
(a)	30 - 59 days:	1.79%	1,032,136,263.23
(b)	60 - 89 days:	1.05%	608,630,140.94
(c)	90 - 119 days:	0.78%	452,144,695.67
(d)	120 - 149 days:	0.63%	362,649,560.38
(e)	150 or more days:	0.99%	575,607,831.35
	Total		3,031,168,491.57
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,786,366.11
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,368,411.15
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$208,977.48
(d)	The Collateral Default Amount f the related Monthly Period	or	\$208,977.48
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00

(b) The aggregate amount of Class A

Investor Charge Offs set forth in
5 (a) above per \$1,000 of original
certificate principal amount

- (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\$58,593.75

Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75 _____ (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00 _____ 7. Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00 _____ (b) The amount of Reallocated Class B Principal Collections with respect to \$ 0.00 this Distribution Date _____ (c) The Collateral Interest as of the close of business on this Distribution Date \$56,250,000.00 -----(d) The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00 -----(e) The Class B Adjusted Investor Interest as of the close of business on this Distribution \$56,250,000.00 Date _____ 8. Collection of Finance Charge Receivables (a) Class A Available Funds plus Servicer \$ 10,487,111.92 Interchange Allocated to Class A _____ (b) Class B Available Funds plus Servicer Interchange Allocated to Class B \$ 925,333.66 _____ (c) Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest \$ 925,333.66 _____ 9. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) 0.00 Ś _____ (b) The Accumulation Shortfall with respect to the related Monthly \$ Period 0.00 _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00 _ _____ (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds Ś 0.00

10. Reserve Account

- -----

 (a) The Reserve Draw Amount on the related Transfer Date

	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds 	\$ 0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds 	\$ 0.00
11.	Swap	Reserve Fund	
		The Swap Reserve Draw Amount on the related Transfer Date 	\$0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
12.	Swap	Cash Flows	
		The amount of the Net Swap Receipt for the related Transfer Date 	\$ 0.00
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$82,566.88
13. Av	vailab	le Funds	
		The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$10,088,674.42
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 890,177.41
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 890,177.41
14.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period15.28%	
	(b)	The Portfolio Adjusted Yield5.71%	
C. Floa	ating	Rate Determinations	
LIE	BOR ra	tes for the related Interest Period:	
		determination -6.62000%	
Col	llater	al Interest determination -6.62000%	
		ion regarding the status of the Rate Swap and the Swap Counterparty	
1.		the Interest Reserve Account been blished?No	
2.		the Interest Reserve Account been ed?No	
3.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$0.00

^{4.} How any funds withdrawn from the Interest

Reserve Account were utilized?

N/A

5. Has the Interest Rate Swap been Terminated?

No

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1997-I

CLASS A CUSIP 55262TCQ4 CLASS B CUSIP 55262TCR2

\$0.000000

\$0.000000

\$0.000000

\$5.616667

\$0.000000

\$0.000000

\$5.766667

\$ 0.000000

\$0.000000

\$6.037500

\$0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amount
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- 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 which were allocated in respect of

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-J as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-J as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period
 - (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
 - (i) The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.33%

(j) The Class A Floating Allocation with respect to the related Monthly Period \$80,476,677.94

\$7,100,884.45

\$7,100,884.45

\$56,372,819,075.31

\$750,000,000.00 _____

\$750,000,000.00

\$637,500,000.00

\$637,500,000.00 _____

\$56,250,000.00

\$56,250,000.00

\$56,250,000.00

0.850

- (k) The Class B Floating Allocation with respect to the related Monthly period
- (1) The Collateral Floating Allocation with respect to the related Monthly Period
- (m) The Fixed Investor Percentage with respect to the related Monthly Period
- (n) The Class A Fixed Allocation with respect to the related Monthly Period
- (o) The Class B Fixed Allocation with respect to the related Monthly Period N/A

0.075

0.075

N/A

N/A -----

- (p) The Collateral Fixed Allocation with respect to the related Monthly Period N/A
- 3. 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:

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.79%	1,032,136,263.23
(b)	60 - 89 days:		1.05%	608,630,140.94
(c)	90 - 119 days:		0.78%	452,144,695.67
(d)	120 - 149 days:		0.63%	362,649,560.38
(e)	150 or more days:		0.99%	575,607,831.35
		Total	5.24%	3,031,168,491.57

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,786,366.11
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,368,411.15
(c)	The Class B Investor Default Amount for the related Monthly Period	\$208,977.48
(d)	The Collateral Default Amount for the related Monthly Period	\$208,977.48
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period

_____ \$ 0.00 _____ \$ 0.00 ------\$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\$58,593.75

\$58,593.75

\$468,750.00

7.	Real	llocations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$56,250,000.00
8.	Prir	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	llable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$10,088,674.42

	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$890,177.41
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$890,177.41
10. Col	lection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$10,487,111.92
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$925,333.66
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$925,333.66
11. Por	tfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	15.28%
(b)	The Portfolio Adjusted Yield	5.68%
Floating	Rate Determinations	
	rates for the related Interest Period: A and Class B determination -	6.62000%
Collate	eral Interest determination -	6.62000%

MENA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice Presiden CLASS A CUSIP 55262TCS0 CLASS B CUSIP 55262TCT8

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - 7. The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amount
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- 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 which were allocated in respect of the Class A Certificates

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$5.616667

\$0.000000

\$0.000000

\$5.783333

\$ 0.000000

\$0.000000

\$6.100000

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,100,884.45 _____ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,100,884,45 _____ 2. 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 \$56,372,819,075.31 _____ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-K as of the end of the day on the last \$750,000,000.00 day of the related Monthly Period _____ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-K as of the end of the day on the \$750,000,000.00 last day of the related Monthly Period _____ (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00 _____ (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last \$637,500,000.00 day of the related Monthly Period _____ (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00 _____ (q) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00 -----(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the \$56,250,000.00 last day of the related Monthly period _____ (i) The Floating Investor Percentage with respect to the period: November 1, 2000 through November 30, 2000 1.33% (j) The Class A Floating Allocation with respect to the related Monthly Period 0.850 _____

(k) The Class B Floating Allocation with respect to the related Monthly period 0.075

(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. 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:

			Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.79%	1,032,136,263.23
(b)	60 - 89 days:		1.05%	608,630,140.94
(c)	90 - 119 days:		0.78%	452,144,695.67
(d)	120 - 149 days:		0.63%	362,649,560.38
(e)	150 or more days:		0.99%	575,607,831.35
		Total	5.24%	3,031,168,491.57

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,786,366.11
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,368,411.15
(c)	The Class B Investor Default Amount for the related Monthly Period	\$208,977.48
(d)	The Collateral Default Amount for the related Monthly Period	\$208,977.48
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

(d) The aggregate amount of Class B Investor Charge Offs set forth in

5 (c) above per \$1,000 of original certificate principal amount

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\$58,593.75

\$58,593.75

\$468,750.00

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$56,250,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$10,088,674.42

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account

		on the related Transfer Date	\$890,177.41
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$890,177.41
10. 0	Coll	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$10,487,111.92
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$925,333.66
,	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$925,333.66
11. H	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	15.28%
	(b)	The Portfolio Adjusted Yield	5.67%
Floati	ing	Rate Determinations	
		tes for the related Interest Period: and Class B determination -	6.62000%
Colla	ater	al Interest determination -	6.62000%

NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1997-K

CLASS A CUSIP 55262TCV3 CLASS B CUSIP 55262TCW1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Interest

\$5.933333

\$0.000000

\$0.000000

\$0.000000

 The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

- The amount of the current monthly accumulation in respect of Class A Monthly Interest
- The amount of the current monthly accumulation in respect of Class A Deficiency Amounts
- The amount of the current monthly accumulation in respect of Class A Additional Interest
- The amount of the current monthly accumulation in respect of Class B Monthly Interest
- The amount of the current monthly accumulation in respect of Class B Deficiency Amounts
- The amount of the current monthly accumulation in respect of Class B Additional Interest

\$5.756775

\$0.000000

\$0.00000

\$5.890108

\$ 0.000000

\$0.000000

C. Information Regarding the Current Quarterly Interest Distribution

- 1. The total amount of distribution from the Interest Funding Account
- The amount of the current quarterly interest distribution in respect of Class A
- The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount
- The amount of the current quarterly interest distribution in respect of Class B
- The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount
- D. 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 which were allocated in respect of the Class A Certificates
 - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
 - (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
 - 2. 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
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-M as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-M as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest

\$ 0.00 \$ 0.00 \$ 0.00000 \$ 0.000000 \$ 0.00

\$ 0.000000

\$80,476,677.94

\$7,100,884.45

\$7,100,884.45

\$56,372,819,075.31

\$750,000,000.00

\$750,000,000.00

\$637,500,000.00

	as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(i)	The Floating Investor Percentage with respect to the period:	
November 1,	2000 through November 30, 20001.33%	
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(k)	The Class B Floating Allocation with respect to the related Monthly period 0.075	
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A
1 م	inquent Balances	

3. 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:

		Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:	1.79%	1,032,136,263.23
(b)	60 - 89 days:	1.05%	608,630,140.94
(c)	90 - 119 days:	0.78%	452,144,695.67
(d)	120 - 149 days:	0.63%	362,649,560.38
(e)	150 or more days:	0.99%	575,607,831.35

- 4. Investor Default Amount
- (a) The Aggregate Investor Default Amount \$2,786,366.11 for the related Monthly Period _____ (b) The Class A Investor Default Amount for the related Monthly Period \$2,368,411.15 _____ (c) The Class B Investor Default Amount \$208,977.48 for the related Monthly Period _____ (d) The Collateral Default Amount for the related Monthly Period \$208,977.48 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original \$ 0.000000 certificate principal amount _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.000000 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.000000 principal amount _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.000000 ------(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date _____ (j) The aggregate amount of Class B

Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date

immediately preceding this Distribution Date

\$ 0.000000

\$ 0.00

\$ 0.000000

\$664,062.50

\$58,593.75

\$58,593.75

\$468,750.00

\$ 0.00

\$ 0.00

\$56,250,000.00

\$56,250,000.00

- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
 - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
 - (c) The Collateral Interest as of the close of business on this Distribution Date
 - (d) The Class B Investor Interest as of the close of business on this Distribution Date
 - (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00
- 8. Principal Funding Account
 - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
 - (b) The Accumulation Shortfall with respect to the related Monthly Period
- \$ 0.00

\$ 0.00

- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00 _____ (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class \$ 0.00 B Available Funds _____ (e) The amount of all or a portion of the Reserve Draw Amount deposited in the FinanceCharge Account on the related Transfer Date from the Reserve Account \$ 0.00 _____ (1) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class A Available Funds \$ 0.00 _____ (2) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class B Available Funds \$ 0.00 _____ (f) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date _____ 9. Interest Funding Account The aggregate amount on deposit in (a) the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$8,002,525.30 _____ (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date \$3,669,944.06 _____ (C) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date \$331,318.59 -----(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$21,454.49 _____ 10. Available Funds The amount of Class A Available Funds (a) on deposit in the Finance Charge Account on the related Transfer Date \$10,110,128.91 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41 _____ (C) The amount of Collateral Available
 - Funds on deposit in the Finance Charge Account on the related Transfer Date

\$890,177.41

(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated	
	in respect of the Class A Certificates	\$10,508,566.41
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$925,333.66
	Certificates	
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral	
	-	
	Interest	\$925,333.66
12. Pc (a)	Interest ortfolio Yield The Portfolio Yield for the related Monthly Period	
	rtfolio Yield The Portfolio Yield for the related Monthly Period	
(a) (b)	rtfolio Yield The Portfolio Yield for the related Monthly Period	15.324 5.60%
(a) (b) Floating LIBOR r	The Portfolio Yield for the related Monthly Period The Portfolio Adjusted Yield Rate Determinations	15.32 ⁴ 5.60%
(a) (b) Floating LIBOR r Class A	The Portfolio Yield for the related Monthly Period The Portfolio Adjusted Yield	15.324 5.60%

1997-M

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1997-M

CLASS A CUSI262TDC4Exhibit 20.24 CLASS B CUSIP 55262TDD2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal \$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.608333

5. The amount of distribution in respect of Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest\$5.733333

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Monthly Interest\$5.975000

11.The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$80,476,677.94

(b) The aggregate amount of Collections of

Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,100,884.45

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,100,884.45

2.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 \$56,372,819,075.31

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-A as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-A as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(i)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.33%

respect to the related Monthly Period 0.075

(1) The Collateral Floating Allocation with respect to the related Monthly Period 0.075 - -----

(m)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(n)The Class A Fixed Allocation with respect to the related Monthly Period N/A - -----

(o) The Class B Fixed Allocation with respect to the related Monthly Period N/A _ _____ (p) The Collateral Fixed Allocation with respect to the related Monthly Period N/A _ _____ 3.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: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,032,136,263.23 - ------(b) 60 - 89 days:1.05%608,630,140.94 _____ (c) 90 - 119 days:0.78%452,144,695.67 - ------(d)120 - 149 days:0.63%362,649,560.38 - -----(e)150 or more days:0.99%575,607,831.35 - ------Total5.24%3,031,168,491.57 - ------4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,786,366.11 (b) The Class A Investor Default Amount for the related Monthly Period \$2,368,411.15 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$208,977.48 ------(d) The Collateral Default Amount for the related Monthly Period \$208,977.48 -----5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 ----(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$58,593.75

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest as of the close of business on this Distribution Date \$56,250,000.00

(d)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(e)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00 (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,088,674.42

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,487,111.92

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$925,333.66

(c) The aggregate amount of Collections of

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$925,333.66

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.70%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.62000%

Collateral Interest determination - 6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1998-A

CLASS A CUSI262TDF7Exhibit 20.25 CLASS B CUSIP 55262TDG5

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.583333

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest\$5.725000

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.291667

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$80,476,677.94 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,100,884.45

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,100,884.45

2.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 \$56,372,819,075.31

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-C as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-C as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00 -----

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$56,250,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 20001.33%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly Period0.075 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A

(q)The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d)120 - 149 days:0.63%362,649,560.38
(e)150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,786,366.11

(b) The Class A Investor Default Amount for the related Monthly Period \$2,368,411.15

(c) The Class B Investor Default Amount for the related Monthly Period \$208,977.48

(d) The Collateral Default Amount for the related Monthly Period \$208,977.48

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$58,593.75

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00 - ----- (e)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

8. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,088,674.42

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,487,111.92 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$925,333.66

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$925,333.66

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b)The Portfolio Adjusted Yield 5.79%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.62000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Jack Fioravanti

Servicer Name: Jack Fioravanti Title: Senior Vice President

1998-C

CLASS A CUS262TDH3Exhibit 20.26 CLASS B CUSIP55262TDJ9

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$4.833333

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest\$5.725000

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.250000

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$59,963,016.11 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,301,994.57

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,301,994.57

2.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 \$56,372,819,075.31

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-D as of the end of the day on the last day of the related Monthly Period \$559,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-D as of the end of the day on the last day of the related Monthly Period \$559,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$475,000,000.00 -----

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$475,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$42,000,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$42,000,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$42,000,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$42,000,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 0.99%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly Period0.075 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A

(q)The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d) 120 - 149 days:0.63%362,649,560.38
(e) 150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,076,771.65

(b) The Class A Investor Default Amount for the related Monthly Period \$1,764,698.53

(c)The Class B Investor Default Amount for the related Monthly Period \$156,036.56

(d) The Collateral Default Amount for the related Monthly Period \$156,036.56

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$494,791.67

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$43,750.00

(c)The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$43,750.00

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$349,375.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$42,000,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$42,000,000.00 - ----- (e)The Class B Investor Interest as of the close of business on this Distribution Date \$42,000,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$42,000,000.00

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$7,813,926.87

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$690,915.47

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$690,915.47

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

10.Reserve Account

(a)The Reserve Draw Amount on the related Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00

(c)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____

(d)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

11.Swap Reserve Fund

(a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00

(b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date\$ 0.00

(b) The amount of the Net Swap Payment for the related Transfer Date\$319,358.34

13.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$7,517,051.87

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$664,665.47

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$664,665.47

14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.88%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.62000%

D. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty $% \left[{\left({{{\left({{{\left({{{}_{{\rm{S}}}} \right)}} \right)}_{\rm{c}}}} \right)} \right]$

1.Has the Interest Reserve Account been established?Yes

2.Has the Interest Reserve Account been funded?Yes

3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00

4.How any funds withdrawn from the Interest Reserve Account were utilized

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1998-D

CLASS A CUSI262TDK6Exhibit 20.27 CLASS B CUSIP 55262TDL4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000

4.The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.500000

5. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest\$ 5.785942

2.The amount of the current monthly accumulation in respect of Class A Deficiency Amounts\$ 0.000000

3. The amount of the current monthly accumulation in respect of Class A Additional Interest\$ 0.000000

4. The amount of the current monthly accumulation in respect of Class B Monthly Interest\$ 5.940108

5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000

6.The amount of the current monthly accumulation in respect of Class B Additional Interest\$ 0.000000 C. Information Regarding the Current Quarterly Interest Distribution

1.The total amount of distribution from the Interest Funding Account\$ 0.00

2.The amount of the current quarterly interest distribution in respect of Class A\$ 0.00 $\,$

3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount\$ 0.000000

4. The amount of the current quarterly interest distribution in respect of Class B\$ 0.00

5.The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount\$ 0.000000

D.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 which were allocated in respect of the Class A Certificates \$94,678,447.23

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$8,356,953.84

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,356,953.84

2.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 \$56,372,819,075.31

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period \$882,400,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period \$882,400,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$750,000,000.00 (f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$66,200,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$66,200,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$66,200,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$66,200,000.00

(j) The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.57%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly Period0.075 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d)120 - 149 days:0.63%362,649,560.38
(e)150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

4. Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,278,252.75

the related Monthly Period \$2,786,366.07 (c) The Class B Investor Default Amount for the related Monthly Period \$245,943.34 _____ (d) The Collateral Default Amount for the related Monthly Period \$245,943.34 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 _____ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(b) The Class A Investor Default Amount for

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee

payable by the Trust to the Servicer for the related Monthly Period\$781,250.01

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$68,958.33

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$68,958.33

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$551,500.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$66,200,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$66,200,000.00 - -----

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$66,200,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$66,200,000.00

8. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____ (2)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$9,465,382.84

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$4,339,456.25

(c)The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$393,235.17

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$25,376.36

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,894,404.51

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,047,640.24

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,047,640.24

11.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$12,363,154.51

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,089,015.24

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,089,015.24

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.32% - -----

(b) The Portfolio Adjusted Yield 5.61%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.79813%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1998-E

CLASS A CUSI262TDM2Exhibit 20.28 CLASS B CUSIP 55262TDN0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000

4.The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.375000

5. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

B.Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest\$ 5.633333

2.The amount of the current monthly accumulation in respect of Class A Deficiency Amounts\$ 0.000000

3. The amount of the current monthly accumulation in respect of Class A Additional Interest\$ 0.000000

4. The amount of the current monthly accumulation in respect of Class B Monthly Interest\$ 5.783333

5.The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000

6. The amount of the current monthly

accumulation in respect of Class B Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1. The total amount of distribution from the Interest Funding Account\$7,920,159.73

2.The amount of the current quarterly interest distribution in respect of Class A\$7,262,305.56

3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount\$ 17.087778

4.The amount of the current quarterly interest distribution in respect of Class B\$657,854.17

5.The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount\$ 17.542778

D.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 which were allocated in respect of the Class A Certificates \$53,651,116.41

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,733,923.14

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,733,923.14

2. 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 \$56,372,819,075.31

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-F as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-F as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$425,000,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$425,000,000.00 (f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$37,500,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$37,500,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 0.89%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly Period0.075 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q)The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d) 120 - 149 days:0.63%362,649,560.38
(e) 150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$1,857,577.35 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$1,578,940.67 (c) The Class B Investor Default Amount for the related Monthly Period \$139,318.34 _____ (d) The Collateral Default Amount for the related Monthly Period \$139,318.34 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount

reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$442,708.33

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.50

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$39,062.50

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$312,500.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$37,500,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$37,500,000.00 - -----

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$37,500,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$37,500,000.00

8. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 (2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$7,920,159.73

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$2,394,166.67

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$216,875.00

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$28,467.12

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,754,249.63

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$593,451.46

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$593,451.46

11.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$7,019,874.63

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$616,888.96

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$616,888.96

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.35%

(b)The Portfolio Adjusted Yield 5.77%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.66000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1998-F

CLASS A CUSI262TDP5Exhibit 20.29 CLASS B CUSIP 55262TDQ3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal \$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.625000

5. The amount of distribution in respect of Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest \$5.850000

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Monthly Interest\$6.241667

11.The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$80,476,677.94

(b) The aggregate amount of Collections of

Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,100,884.45

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,100,884.45

2.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 \$56,372,819,075.31

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-G as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-G as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(i) The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.33%

(j)The Class A Floating Allocation with respect to the related Monthly Period0.850

(k)The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(1) The Collateral Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(n)The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A _ _____ (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A _ _____ 3.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: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,032,136,263.23 - ------(b) 60 - 89 days:1.05%608,630,140.94 _____ (c) 90 - 119 days:0.78%452,144,695.67 - ------(d)120 - 149 days:0.63%362,649,560.38 - -----(e)150 or more days:0.99%575,607,831.35 - ------Total5.24%3,031,168,491.57 - ------4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,786,366.11 (b) The Class A Investor Default Amount for the related Monthly Period \$2,368,411.15 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$208,977.48 ------(d) The Collateral Default Amount for the related Monthly Period \$208,977.48 -----5.Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 . _ _ _ _ . (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date

immediately preceding this Distribution Date\$

0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$58,593.75

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest as of the close of business on this Distribution Date \$56,250,000.00

(d)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(e)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00 (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,088,674.42

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,487,111.92

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$925,333.66

(c) The aggregate amount of Collections of

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$925,333.66

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.65%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.62000%

Collateral Interest determination - 6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1998-G

CLASS A CUSI262TDR1Exhibit 20.30 CLASS B CUSIP 55262TDS9

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal \$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.733333

5. The amount of distribution in respect of Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest\$5.941667

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Monthly Interest\$6.225000

11.The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$80,476,677.94

(b) The aggregate amount of Collections of

Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,100,884.45

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,100,884.45

2.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 \$56,372,819,075.31

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-I as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-I as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(i) The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.33%

(j)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(k)The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(1) The Collateral Floating Allocation with respect to the related Monthly Period 0.075

(m)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(n)The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A _ _____ (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A _ _____ 3.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: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,032,136,263.23 - ------(b) 60 - 89 days:1.05%608,630,140.94 _____ (c) 90 - 119 days:0.78%452,144,695.67 - ------(d)120 - 149 days:0.63%362,649,560.38 - -----(e)150 or more days:0.99%575,607,831.35 - ------Total5.24%3,031,168,491.57 - ------4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,786,366.11 (b) The Class A Investor Default Amount for the related Monthly Period \$2,368,411.15 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$208,977.48 ------(d) The Collateral Default Amount for the related Monthly Period \$208,977.48 -----5.Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 . _ _ _ _ . (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date

immediately preceding this Distribution Date\$

0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$58,593.75

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest as of the close of business on this Distribution Date \$56,250,000.00

(d)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(e)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(f)The Class A Investor Interest as of the close of business on this Distribution $% \left({{{\left({{{{{\bf{n}}}} \right)}}}_{{{\bf{n}}}}} \right)$

Date \$637,500,000.00

(g) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$637,500,000.00

8. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 _____

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____

(2)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,088,674.42

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,487,111.92

(b) The aggregate amount of Collections of

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$925,333.66

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$925,333.66

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b)The Portfolio Adjusted Yield 5.53% - -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.62000%

Collateral Interest determination - 6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1998-I

CLASS A CUSI262TDT7Exhibit 20.31 CLASS B CUSIP 55262TDU4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal \$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$4.375000

5. The amount of distribution in respect of Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest\$4.708333

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Monthly Interest\$6.558333

11.The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$83,317,034.68

(b) The aggregate amount of Collections of

Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,680,706.32

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,680,706.32

2.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 \$56,372,819,075.31

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-J as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-J as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$660,000,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$660,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$45,000,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$45,000,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$45,000,000.00

(i) The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.33%

(j)The Class A Floating Allocation with respect to the related Monthly Period0.880 - -----

(k)The Class B Floating Allocation with respect to the related Monthly Period0.060 - -----

(1) The Collateral Floating Allocation with respect to the related Monthly Period0.060 - -----

(m)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(n)The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A _ _____ (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A _ _____ 3.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: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,032,136,263.23 - ------(b) 60 - 89 days:1.05%608,630,140.94 _____ (c) 90 - 119 days:0.78%452,144,695.67 - ------(d)120 - 149 days:0.63%362,649,560.38 - -----(e)150 or more days:0.99%575,607,831.35 - ------Total5.24%3,031,168,491.57 - ------4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,786,366.07 (b) The Class A Investor Default Amount for the related Monthly Period \$2,452,002.21 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$167,181.93 ------(d) The Collateral Default Amount for the related Monthly Period \$167,181.93 -----5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 . _ _ _ _ . (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date

immediately preceding this Distribution Date\$

0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$687,500.00

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$46,875.00

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$46,875.00

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest as of the close of business on this Distribution Date \$45,000,000.00

(d)The Class B Investor Interest as of the close of business on this Distribution Date \$45,000,000.00

(e)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$45,000,000.00 (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,444,745.56

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$712,141.67

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$712,141.67

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,857,245.56

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$740,266.67

(c) The aggregate amount of Collections of

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$740,266.67

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 7.11%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:

Collateral Interest determination - 6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1998-J

CLASS A CUSI262TDZ3Exhibit 20.32 CLASS B CUSIP 55262TEA7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.633333

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest \$5.825000

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.541667

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$53,651,116.41 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,733,923.14

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,733,923.14

2.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 \$56,372,819,075.31

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-A as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-A as of the end of the day on the last day of the related Monthly Period \$500,000.000

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$425,000,000.00 -----

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$425,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$37,500,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$37,500,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 0.89%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly ${\rm Period0.075}$

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q) The Collateral Fixed Allocation with respect to the related Monthly $\mbox{PeriodN/A}$ - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d)120 - 149 days:0.63%362,649,560.38
(e)150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

- ------

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$1,857,577.35

(b) The Class A Investor Default Amount for the related Monthly Period \$1,578,940.67

(c) The Class B Investor Default Amount for the related Monthly Period \$139,318.34

(d) The Collateral Default Amount for the related Monthly Period \$139,318.34

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 -----

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$442,708.33

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.50

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$39,062.50

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$312,500.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$37,500,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$37,500,000.00 - ----- (e)The Class B Investor Interest as of the close of business on this Distribution Date \$37,500,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$37,500,000.00

8.Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____

(2)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,725,782.51

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$593,451.46

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$593,451.46

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$6,991,407.51 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$616,888.96

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$616,888.96

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.71%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti

Title: Senior Vice President

1999-A

CLASS A CUS262TEB5Exhibit 20.33 CLASS B CUSIP55262TEC3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$4.916667

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest\$5.166667

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.541667

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$80,476,677.94 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,100,884.45

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,100,884.45

2.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 \$56,372,819,075.31

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-B as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-B as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00 -----

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$56,250,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.33%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly Period0.075 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A

(q)The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d)120 - 149 days:0.63%362,649,560.38
(e)150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,786,366.11

(b) The Class A Investor Default Amount for the related Monthly Period \$2,368,411.15

(c) The Class B Investor Default Amount for the related Monthly Period \$208,977.48

(d) The Collateral Default Amount for the related Monthly Period \$208,977.48

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$58,593.75

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00 - ----- (e)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$10,487,111.92

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$925,333.66

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$925,333.66

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

10.Reserve Account

(a)The Reserve Draw Amount on the related Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00

(c)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____

(d)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

11.Swap Reserve Fund

(a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00

(b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date\$ 0.00

(b) The amount of the Net Swap Payment for the related Transfer Date\$444,911.25

13.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,088,674.42

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.80%

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00

 $4\,.\,\mathrm{How}$ any funds withdrawn from the Interest Reserve Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1999-В

CLASS A CUSI262TEE9Exhibit 20.34 CLASS B CUSIP 55262TEF6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.675000

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest \$5.416667

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.791667

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$53,651,116.41 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,733,923.14

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,733,923.14

2.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 \$56,372,819,075.31

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-D as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-D as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$425,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$425,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$37,500,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$37,500,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 0.89%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly ${\rm Period0.075}$

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q) The Collateral Fixed Allocation with respect to the related Monthly $\mbox{PeriodN/A}$ - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d)120 - 149 days:0.63%362,649,560.38
(e)150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

- ------

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$1,857,577.35

(b) The Class A Investor Default Amount for the related Monthly Period \$1,578,940.67

(c) The Class B Investor Default Amount for the related Monthly Period \$139,318.34

(d) The Collateral Default Amount for the related Monthly Period \$139,318.34

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 -----

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$442,708.33

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.50

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$39,062.50

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$312,500.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$37,500,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$37,500,000.00 - ----- (e)The Class B Investor Interest as of the close of business on this Distribution Date \$37,500,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$37,500,000.00

8.Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____

(2)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,725,782.51

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$593,451.46

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$593,451.46

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$6,991,407.51 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$616,888.96

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$616,888.96

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.69%

C.Floating Rate Determinations

LIBOR rate for the Interest Period ending on this Distribution Date:6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1999-D

CLASS A CUSI262TEH2Exhibit 20.35 CLASS B CUSIP 55262TEJ8

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.620833

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest\$5.783333

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$6.100000

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$107,302,239.71 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$9,467,846.06

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,467,846.06

2.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 \$56,372,819,075.31

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-E as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-E as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$850,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$75,000,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$75,000,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$75,000,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$75,000,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.77%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly ${\rm Period0.075}$

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q) The Collateral Fixed Allocation with respect to the related Monthly $\mbox{PeriodN/A}$ - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d)120 - 149 days:0.63%362,649,560.38
(e)150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

- ------

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,715,154.83

(b) The Class A Investor Default Amount for the related Monthly Period \$3,157,881.55

(c) The Class B Investor Default Amount for the related Monthly Period \$278,636.64

(d) The Collateral Default Amount for the related Monthly Period \$278,636.64

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 -----

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$885,416.67

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$78,125.00

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$78,125.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$625,000.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$75,000,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$75,000,000.00 (e)The Class B Investor Interest as of the close of business on this Distribution Date \$75,000,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$75,000,000.00

8.Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____

(2)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$13,451,566.07

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,186,903.12

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,186,903.12

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$13,982,816.07 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,233,778.12

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,233,778.12

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.67%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1999-E

CLASS A CUS262TEN9Exhibit 20.36 CLASS B CUSIP55262TEP4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.291667

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest \$5.500000

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$6.183333

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$80,476,677.94 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,100,884.45

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,100,884.45

2.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 \$56,372,819,075.31

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-G as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-G as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00 -----

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$56,250,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$56,250,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.33%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q)The Collateral Fixed Allocation with respect to the related Monthly $\mbox{Period} N/A$ - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d) 120 - 149 days:0.63%362,649,560.38
(e) 150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,786,366.11

(b) The Class A Investor Default Amount for the related Monthly Period \$2,368,411.15

(c) The Class B Investor Default Amount for the related Monthly Period \$208,977.48

(d) The Collateral Default Amount for the related Monthly Period \$208,977.48

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge Offs for the related Monthly Period ~ 0.00 ~

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----

(k)The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$58,593.75

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00 (e)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$10,487,111.92

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$925,333.66

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$925,333.66

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

10.Reserve Account

(a) The Reserve Draw Amount on the related Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____ in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 _____ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 _____ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$ 0.00 _____ (b) The amount of the Net Swap Payment for the related Transfer Date\$243,710.94 _____ 13.Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,088,674.42 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41 14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.64% - -----

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00

4.How any funds withdrawn from the Interest Reserve Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Jack Fioravanti cer

Name: Jack Fioravanti Title: Senior Vice President

1999-G

CLASS A CUSI262TEQ2Exhibit 20.37 CLASS B CUSIP 55262TER0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000

4.The amount of distribution in respect of Collateral Minimum Monthly Interest\$6.208333

5. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

B.Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest\$ 5.840108

2.The amount of the current monthly accumulation in respect of Class A Deficiency Amounts\$ 0.000000

3. The amount of the current monthly accumulation in respect of Class A Additional Interest\$ 0.000000

4. The amount of the current monthly accumulation in respect of Class B Monthly Interest\$ 6.065108

5.The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000

6. The amount of the current monthly

accumulation in respect of Class B Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1.The total amount of distribution from the Interest Funding Account\$ 0.00

2.The amount of the current quarterly interest distribution in respect of Class A\$ 0.00

3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount\$ 0.000000

4.The amount of the current quarterly interest distribution in respect of Class B\$ 0.00

5.The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount\$ 0.000000 _____

D.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 which were allocated in respect of the Class A Certificates \$107,302,239.71

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$9,467,846.06

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,467,846.06

2. 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 \$56,372,819,075.31

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-H as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-H as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$850,000,000.00 (f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$75,000,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$75,000,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$75,000,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$75,000,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.77%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly Period0.075 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q)The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d) 120 - 149 days:0.63%362,649,560.38
(e) 150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$3,715,154.83 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$3,157,881.55 (c) The Class B Investor Default Amount for the related Monthly Period \$278,636.64 _____ (d) The Collateral Default Amount for the related Monthly Period \$278,636.64 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount

reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$885,416.67

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$78,125.00

(c)The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$78,125.00

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$625,000.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$75,000,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$75,000,000.00

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$75,000,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$75,000,000.00

8. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 (2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)\$10,837,950.42

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$4,964,092.08

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$454,883.13

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$29,056.17

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$13,480,622.24

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,186,903.12

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,186,903.12

11.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$14,011,872.24

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,233,778.12

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,233,778.12

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.32%

(b) The Portfolio Adjusted Yield 5.48%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.79813%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

1999-н

CLASS A CUS262TES8Exhibit 20.38 CLASS B CUSIP55262TET6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.333333

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest \$5.583333

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$6.000000

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$80,476,677.94 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,100,884.45

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,100,884.45

2.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 \$56,372,819,075.31

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-I as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-I as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00 -----

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$56,250,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$56,250,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.33%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q)The Collateral Fixed Allocation with respect to the related Monthly $\mbox{Period} N/A$ - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d) 120 - 149 days:0.63%362,649,560.38
(e) 150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,786,366.11

(b) The Class A Investor Default Amount for the related Monthly Period \$2,368,411.15

(c) The Class B Investor Default Amount for the related Monthly Period \$208,977.48

(d) The Collateral Default Amount for the related Monthly Period \$208,977.48

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge Offs for the related Monthly Period ~ 0.00 ~

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----

(k)The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$58,593.75

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00 (e)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$10,487,111.92

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$925,333.66

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$925,333.66

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

10.Reserve Account

(a) The Reserve Draw Amount on the related Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____ in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 _____ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 _____ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$ 0.00 _____ (b) The amount of the Net Swap Payment for the related Transfer Date\$201,556.25 _____ 13.Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,088,674.42 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41 14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.68% - -----

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00

4.How any funds withdrawn from the Interest Reserve Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Jack Fioravanti cer

Name: Jack Fioravanti Title: Senior Vice President

1999-I

CLASS A CUS262TEU3Exhibit 20.39 CLASS B CUSIP55262TEV1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.833333

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7.The amount of distribution in respect of Class B Monthly Interest\$6.166667

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$6.541667

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$107,302,239.71 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$9,467,846.06

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,467,846.06

2.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 \$56,372,819,075.31

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-J as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-J as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00 -----

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$850,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$75,000,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$75,000,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$75,000,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$75,000,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.77%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q)The Collateral Fixed Allocation with respect to the related Monthly $\mbox{Period} N/A$ - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d) 120 - 149 days:0.63%362,649,560.38
(e) 150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,715,154.83

(b) The Class A Investor Default Amount for the related Monthly Period \$3,157,881.55

(c) The Class B Investor Default Amount for the related Monthly Period \$278,636.64

(d) The Collateral Default Amount for the related Monthly Period \$278,636.64

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge Offs for the related Monthly Period ~ 0.00 ~

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----

(k)The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$885,416.67

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$78,125.00

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$78,125.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$625,000.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$75,000,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$75,000,000.00 (e)The Class B Investor Interest as of the close of business on this Distribution Date \$75,000,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$75,000,000.00

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$14,086,445.23

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,233,778.12

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,233,778.12

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

10.Reserve Account

(a) The Reserve Draw Amount on the related Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 _____ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 _____ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$103,629.16 _____ (b) The amount of the Net Swap Payment for the related Transfer Date\$ 0.00 _____ 13.Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$13,555,195.23 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,186,903.12 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,186,903.12 _____ 14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.52%

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00

4.How any funds withdrawn from the Interest Reserve Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Jack Fioravanti cer

Name: Jack Fioravanti Title: Senior Vice President

1999-J

CLASS A CUSI262TEW9Exhibit 20.40 CLASS B CUSIP 55262TEX7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.725000

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest \$5.958333

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$6.416667

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$80,476,677.94 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,100,884.45

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,100,884.45

2.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 \$56,372,819,075.31

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-L as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-L as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$56,250,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.33%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly ${\rm Period0.075}$

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q) The Collateral Fixed Allocation with respect to the related Monthly $\mbox{PeriodN/A}$ - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d)120 - 149 days:0.63%362,649,560.38
(e)150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

- ------

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,786,366.11

(b) The Class A Investor Default Amount for the related Monthly Period \$2,368,411.15

(c) The Class B Investor Default Amount for the related Monthly Period \$208,977.48

(d) The Collateral Default Amount for the related Monthly Period \$208,977.48

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 -----

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$58,593.75

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00 (e)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

8.Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____

(2)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,088,674.42

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,487,111.92 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$925,333.66

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$925,333.66

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.52%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti

Title: Senior Vice President

1999-L

CLASS A CUS262TEY5Exhibit 20.41 CLASS B CUSIP55262TEZ2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.500000

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7.The amount of distribution in respect of Class B Monthly Interest\$5.666667

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$6.208333

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$53,651,116.41 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,733,923.14

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,733,923.14

2.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 \$56,372,819,075.31

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-M as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-M as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$425,000,000.00 -----

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$425,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$37,500,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$37,500,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$37,500,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 0.89%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q)The Collateral Fixed Allocation with respect to the related Monthly $\mbox{Period} N/A$ - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d) 120 - 149 days:0.63%362,649,560.38
(e) 150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$1,857,577.35

(b) The Class A Investor Default Amount for the related Monthly Period \$1,578,940.67

(c) The Class B Investor Default Amount for the related Monthly Period \$139,318.34

(d) The Collateral Default Amount for the related Monthly Period \$139,318.34

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge Offs for the related Monthly Period ~ 0.00 ~

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----

(k)The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$442,708.33

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.50

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$39,062.50

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$312,500.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$37,500,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$37,500,000.00 (e)The Class B Investor Interest as of the close of business on this Distribution Date \$37,500,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$37,500,000.00

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$6,991,407.51

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$616,888.96

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$616,888.96

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

10.Reserve Account

(a) The Reserve Draw Amount on the related Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____ in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 _____ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 _____ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$ 0.00 _____ (b) The amount of the Net Swap Payment for the related Transfer Date\$48,520.83 _____ 13.Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,725,782.51 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$593,451.46 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$593,451.46 14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.69%

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00

4.How any funds withdrawn from the Interest Reserve Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Jack Fioravanti cer

Name: Jack Fioravanti Title: Senior Vice President

1999-M

CLASS A CUS262TFA6Exhibit 20.42 CLASS B CUSIP55262TFB4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$6.125000

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest \$6.291667

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$6.583333

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$80,476,677.94 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,100,884.45

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,100,884.45

2.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 \$56,372,819,075.31

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-A as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-A as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00 -----

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$56,250,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$56,250,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.33%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q)The Collateral Fixed Allocation with respect to the related Monthly $\mbox{Period} N/A$ - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d) 120 - 149 days:0.63%362,649,560.38
(e) 150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,786,366.11

(b) The Class A Investor Default Amount for the related Monthly Period \$2,368,411.15

(c) The Class B Investor Default Amount for the related Monthly Period \$208,977.48

(d) The Collateral Default Amount for the related Monthly Period \$208,977.48

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge Offs for the related Monthly Period ~ 0.00 ~

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----

(k)The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$58,593.75

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00 (e)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$10,810,643.17

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$925,333.66

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$925,333.66

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

10.Reserve Account

(a) The Reserve Draw Amount on the related Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 _____ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 _____ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$323,531.25 _____ (b) The amount of the Net Swap Payment for the related Transfer Date\$ 0.00 _____ 13.Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,412,205.67 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41 14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.60%

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00

4.How any funds withdrawn from the Interest Reserve Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Jack Fioravanti cer

Name: Jack Fioravanti Title: Senior Vice President

2000-A

CLASS A CUSI262TFC2Exhibit 20.43 CLASS B CUSIP 55262TFD0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000 _____

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.612500

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7.The amount of distribution in respect of Class B Monthly Interest\$5.766667

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$6.091667

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$80,476,677.94 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,100,884.45

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,100,884.45

2.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 \$56,372,819,075.31

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-B as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-B as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$56,250,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.33%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly ${\rm Period0.075}$

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q) The Collateral Fixed Allocation with respect to the related Monthly $\mbox{PeriodN/A}$ - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d)120 - 149 days:0.63%362,649,560.38
(e)150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

- ------

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,786,366.11

(b) The Class A Investor Default Amount for the related Monthly Period \$2,368,411.15

(c) The Class B Investor Default Amount for the related Monthly Period \$208,977.48

(d) The Collateral Default Amount for the related Monthly Period \$208,977.48

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 -----

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$58,593.75

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00 (e)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

8.Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____

(2)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,088,674.42

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,487,111.92 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$925,333.66

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$925,333.66

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.68%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti

Title: Senior Vice President

2000-в

CLASS A CUSI262TFE8Exhibit 20.44 CLASS B CUSIP 55262TFF5

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000 _____

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.650000

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest \$5.829167

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$6.183333

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$160,953,356.17 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$14,201,769.21

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$14,201,769.21

2.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 \$56,372,819,075.31

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-C as of the end of the day on the last day of the related Monthly Period \$1,500,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-C as of the end of the day on the last day of the related Monthly Period \$1,500,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$1,275,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$1,275,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$112,500,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$112,500,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$112,500,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$112,500,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 2.66%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly ${\rm Period0.075}$

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q) The Collateral Fixed Allocation with respect to the related Monthly $\mbox{PeriodN/A}$ - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d)120 - 149 days:0.63%362,649,560.38
(e)150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

- ------

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$5,572,732.23

(b) The Class A Investor Default Amount for the related Monthly Period \$4,736,822.21

(c) The Class B Investor Default Amount for the related Monthly Period \$417,955.01

(d) The Collateral Default Amount for the related Monthly Period \$417,955.01

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 -----

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$1,328,125.00

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$117,187.50

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$117,187.50

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$937,500.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$112,500,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$112,500,000.00 - ----- (e)The Class B Investor Interest as of the close of business on this Distribution Date \$112,500,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$112,500,000.00

8.Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____

(2)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$20,177,348.50

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,780,354.57

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,780,354.57

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$20,974,223.50 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,850,667.07

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,850,667.07

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.63%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti

Title: Senior Vice President

2000-C

CLASS A CUSI262TFG3Exhibit 20.45 CLASS B CUSIP 55262TFH1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000 _____

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.683333

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest \$5.875000

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$7.000000

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$91,206,904.15 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$8,047,667.69

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,047,667.69

2.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 \$56,372,819,075.31

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-D as of the end of the day on the last day of the related Monthly Period \$850,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-D as of the end of the day on the last day of the related Monthly Period \$850,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$722,500,000.00 -----

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$722,500,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$63,750,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$63,750,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$63,750,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$63,750,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.51%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly ${\rm Period0.075}$

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q) The Collateral Fixed Allocation with respect to the related Monthly $\mbox{PeriodN/A}$ - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d)120 - 149 days:0.63%362,649,560.38
(e)150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

- ------

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,157,881.55

(b) The Class A Investor Default Amount for the related Monthly Period \$2,684,199.33

(c) The Class B Investor Default Amount for the related Monthly Period \$236,841.11

(d) The Collateral Default Amount for the related Monthly Period \$236,841.11

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 -----

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$752,604.17

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$66,406.25

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$66,406.25

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$531,250.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$63,750,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$63,750,000.00 - ----- (e)The Class B Investor Interest as of the close of business on this Distribution Date \$63,750,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$63,750,000.00

8.Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____

(2)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,433,831.07

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,008,867.53

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,008,867.53

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$11,885,393.57 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,048,711.28

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,048,711.28

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.52%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti

Title: Senior Vice President

2000-D

CLASS A CUS262TFJ7Exhibit 20.46 CLASS B CUSIP55262TFK4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$6.500000

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7.The amount of distribution in respect of Class B Monthly Interest\$6.791667

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$7.333333

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$63,118,962.45 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,680,706.32

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,680,706.32

2.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 \$56,372,819,075.31

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-E as of the end of the day on the last day of the related Monthly Period \$590,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-E as of the end of the day on the last day of the related Monthly Period \$590,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$500,000,000.00 -----

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$500,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$45,000,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$45,000,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$45,000,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$45,000,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.05%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.847

(1) The Class B Floating Allocation with respect to the related Monthly Period0.076

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.076 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q)The Collateral Fixed Allocation with respect to the related Monthly $\mbox{Period} N/A$ - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d) 120 - 149 days:0.63%362,649,560.38
(e) 150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,191,941.18

(b) The Class A Investor Default Amount for the related Monthly Period \$1,857,577.32

(c) The Class B Investor Default Amount for the related Monthly Period \$167,181.93

(d) The Collateral Default Amount for the related Monthly Period \$167,181.93

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge Offs for the related Monthly Period ~ 0.00 ~

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----

(k)The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$520,833.33

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$46,875.00

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$46,875.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$368,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$45,000,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$45,000,000.00 (e)The Class B Investor Interest as of the close of business on this Distribution Date \$45,000,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$45,000,000.00

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$8,639,227.63

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$740,266.51

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$740,266.51

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

10.Reserve Account

(a) The Reserve Draw Amount on the related Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____ in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 _____ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 _____ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$414,041.67 _____ (b) The amount of the Net Swap Payment for the related Transfer Date\$ 0.00 _____ 13.Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,326,727.63 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$712,141.51 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$712,141.51 14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield 5.43%

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00

4.How any funds withdrawn from the Interest Reserve Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Jack Fioravanti cer

Name: Jack Fioravanti Title: Senior Vice President

2000-E

CLASS A CUSI262TFL2Exhibit 20.47 CLASS B CUSIP 55262TFMO

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000

4.The amount of distribution in respect of Collateral Minimum Monthly Interest\$6.225000

5. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

B.Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest\$ 5.654167

Principal Amount).

2.The amount of the current monthly accumulation in respect of Class A Deficiency Amounts\$ 0.000000

3. The amount of the current monthly accumulation in respect of Class A Additional Interest\$ 0.000000

4. The amount of the current monthly accumulation in respect of Class B Monthly Interest\$ 5.841667

5.The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000

6. The amount of the current monthly

accumulation in respect of Class B Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1. The total amount of distribution from the Interest Funding Account\$14,036,274.78

2. The amount of the current quarterly interest distribution in respect of Class A\$12,863,229.17

3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount\$ 17.150972

4.The amount of the current quarterly interest distribution in respect of Class B\$1,173,045.61

5.The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount\$ 17.719722

D.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 which were allocated in respect of the Class A Certificates \$94,678,447.23

(b)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$8,356,953.84

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,356,953.84

2. 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 \$56,372,819,075.31

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-F as of the end of the day on the last day of the related Monthly Period \$882,400,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-F as of the end of the day on the last day of the related Monthly Period \$882,400,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$750,000,000.00 (f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$66,200,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$66,200,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$66,200,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$66,200,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.57%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly Period0.075 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q)The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d) 120 - 149 days:0.63%362,649,560.38
(e) 150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$3,278,252.75 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$2,786,366.07 (c) The Class B Investor Default Amount for the related Monthly Period \$245,943.34 _____ (d) The Collateral Default Amount for the related Monthly Period \$245,943.34 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount

reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$781,250.01

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$68,958.33

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$68,958.33

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$551,500.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$66,200,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$66,200,000.00 - -----

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$66,200,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$66,200,000.00 _________(g)The Class A Investor Interest as of the close of business on this

as of the close of business on this Distribution Date \$750,000,000.00

(h)The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$750,000,000.00

8.Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e) The amount of all or a portion of the

Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____

(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)\$14,036,274.78

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$4,240,625.00

(c)The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$386,718.34

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$50,450.03

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,919,478.18

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,047,640.24

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,047,640.24

11.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$12,388,228.18

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,089,015.24

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,089,015.24

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.35%

(b) The Portfolio Adjusted Yield 5.66%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.66000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

2000-F

CLASS A CUSI262TFN8Exhibit 20.48 CLASS B CUSIP 55262TFP3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000

4.The amount of distribution in respect of Collateral Minimum Monthly Interest\$6.225000

5. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

B.Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest\$ 5.773442

2.The amount of the current monthly accumulation in respect of Class A Deficiency Amounts\$ 0.000000

3. The amount of the current monthly accumulation in respect of Class A Additional Interest\$ 0.000000

4. The amount of the current monthly accumulation in respect of Class B Monthly Interest\$ 5.998442

5.The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000

6. The amount of the current monthly

accumulation in respect of Class B Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1.The total amount of distribution from the Interest Funding Account\$ 0.00

2.The amount of the current quarterly interest distribution in respect of Class A\$ 0.00

3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount\$ 0.000000

4.The amount of the current quarterly interest distribution in respect of Class B\$ 0.00

5.The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount\$ 0.000000 _____

D.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 which were allocated in respect of the Class A Certificates \$80,476,677.94

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,100,884.45

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,100,884.45

2. 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 \$56,372,819,075.31

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-G as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-G as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00 (f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$56,250,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.33%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly Period0.075 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q)The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d) 120 - 149 days:0.63%362,649,560.38
(e) 150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$2,786,366.11 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$2,368,411.15 (c) The Class B Investor Default Amount for the related Monthly Period \$208,977.48 _____ (d) The Collateral Default Amount for the related Monthly Period \$208,977.48 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately

preceding this Distribution Date\$ 0.00

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$58,593.75

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00 - -----

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00 ------(g)The Class A Investor Interest as of the close of business on this

Distribution Date \$637,500,000.00 (h)The Class A Adjusted Investor Interest

as of the close of business on this Distribution Date \$637,500,000.00 _____

8.Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e) The amount of all or a portion of the

Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____

(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)\$8,035,962.80

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$3,680,569.06

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$337,412.34

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$21,544.14

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,110,218.56

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,177.41

11.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,508,656.06

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$925,333.66

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$925,333.66

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 15.32%

(b) The Portfolio Adjusted Yield 5.54%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.79813%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

2000-G

CLASS A CUSI262TFR9Exhibit 20.49 CLASS B CUSIP 55262TFS7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000 _____

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.725000

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest \$6.016667

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$6.516667

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$75,111,568.61 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$6,627,489.49

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,627,489.49

2.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 \$56,372,819,075.31

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-H as of the end of the day on the last day of the related Monthly Period \$700,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-H as of the end of the day on the last day of the related Monthly Period \$700,000.000

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$595,000,000.00 -----

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$595,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$52,500,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$52,500,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$52,500,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$52,500,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.24%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly ${\rm Period0.075}$

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q) The Collateral Fixed Allocation with respect to the related Monthly $\mbox{PeriodN/A}$ - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d)120 - 149 days:0.63%362,649,560.38
(e)150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

- ------

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,600,608.24

(b) The Class A Investor Default Amount for the related Monthly Period \$2,210,517.14

(c)The Class B Investor Default Amount for the related Monthly Period \$195,045.55

(d) The Collateral Default Amount for the related Monthly Period \$195,045.55

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 -----

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$619,791.67

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$54,687.50

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$54,687.50

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$437,500.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$52,500,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$52,500,000.00 - ----- (e)The Class B Investor Interest as of the close of business on this Distribution Date \$52,500,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$52,500,000.00

(g)The Class A Investor Interest as of the close of business on this Distribution Date \$595,000,000.00

(h)The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$595,000,000.00

8.Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,416,096.22

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$830,831.75

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$830,831.75

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,787,971.22

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$863,644.25

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$863,644.25

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 15.28%

(b) The Portfolio Adjusted Yield N/A - -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.62000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer Name: Jack Fioravanti Title: Senior Vice President

2000-Н

CLASS A CUS262TFR9Exhibit 20.50 CLASS B CUSIP55262TFS7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2000

The information which is required to be prepared with respect to the Distribution Date of December 15, 2000, and with respect to the performance of the trust during the month of November, 2000 is set forth below.

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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of Class B Monthly Principal\$0.000000 _____

3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of Class A Monthly Interest\$5.750000

5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest \$5.958333

8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$6.375000

11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

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 which were allocated in respect of the Class A Certificates \$107,302,239.71 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$9,467,846.06

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,467,846.06

2.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 \$56,372,819,075.31

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-I as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-I as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00 -----

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$850,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$75,000,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$75,000,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$75,000,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$75,000,000.00

(j)The Floating Investor Percentage with respect to the period:

November 1, 2000 through November 30, 2000 1.77%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q)The Collateral Fixed Allocation with respect to the related Monthly $\mbox{Period} N/A$ - -----

3.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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,032,136,263.23
(b) 60 - 89 days:1.05%608,630,140.94
(c) 90 - 119 days:0.78%452,144,695.67
(d) 120 - 149 days:0.63%362,649,560.38
(e) 150 or more days:0.99%575,607,831.35

Total5.24%3,031,168,491.57

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,715,154.83

(b) The Class A Investor Default Amount for the related Monthly Period \$3,157,881.55

(c) The Class B Investor Default Amount for the related Monthly Period \$278,636.64

(d) The Collateral Default Amount for the related Monthly Period \$278,636.64

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge Offs for the related Monthly Period ~ 0.00 ~

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----

(k)The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$885,416.67

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$78,125.00

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$78,125.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$625,000.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$75,000,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$75,000,000.00 (e)The Class B Investor Interest as of the close of business on this Distribution Date \$75,000,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$75,000,000.00

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$14,091,545.24

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,233,778.12

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,233,778.12

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

10.Reserve Account

(a)The Reserve Draw Amount on the related Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00

in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 _____ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 _____ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$108,729.17 _____ (b) The amount of the Net Swap Payment for the related Transfer Date\$ 0.00 _____ 13.Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$13,560,295.24 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,186,903.12 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,186,903.12 _____ 14.Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 15.28% _ ____ (b) The Portfolio Adjusted Yield for the related

Monthly PeriodN/A

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00

4.How any funds withdrawn from the Interest Reserve Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Jack Fioravanti cer

Name: Jack Fioravanti Title: Senior Vice President

2000-I

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

Expected B Maturity	11/15/01
Blended Coupon	6.9197%
Excess Protection Level 3 Month Average 6.05% November, 2000 6.36% October, 2000 6.19% September, 2000 5.61%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.92%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$ 56,372,819,075.31
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

Expected B Maturity	9/15/04
Blended Coupon	6.9381%
Excess Protection Level 3 Month Average 6.03% November, 2000 6.34% October, 2000 6.17% September, 2000 5.59%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.94%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

Expected B Maturity	7/15/05
Blended Coupon	6.5522%
Excess Protection Level 3 Month Average 6.10% November, 2000 6.41% October, 2000 6.24% September, 2000 5.66%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.87%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

Expected B Maturity	09/16/2002
Blended Coupon	6.8785%
Excess Protection Level 3 Month Average 6.09% November, 2000 6.40% October, 2000 6.23% September, 2000 5.65%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.88%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

Expected B Maturity	12/16/02
Blended Coupon	6.8868%
Excess Protection Level 3 Month Average 6.08% November, 2000 6.39% October, 2000 6.22% September, 2000 5.64%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.89%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

Expected B Maturity	3/17/03
Blended Coupon	6.8579%
Excess Protection Level 3 Month Average 6.11% November, 2000 6.42% October, 2000 6.25% September, 2000 5.67%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.86%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$700,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

Expected B Maturity	4/17/06
Blended Coupon	6.9252%
Excess Protection Level 3 Month Average 6.04% November, 2000 6.35% October, 2000 6.18% September, 2000 5.60%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.93%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

Expected B Maturity	4/16/01
Blended Coupon	6.7990%
Excess Protection Level 3 Month Average 6.17% November, 2000 6.48% October, 2000 6.31% September, 2000 5.73%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.80%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

Expected B Maturity	05/15/01
Blended Coupon	6.8030%
Excess Protection Level 3 Month Average 6.17% November, 2000 6.48% October, 2000 6.31% September, 2000 5.73%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.80%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

Expected B Maturity	06/16/03
Blended Coupon	6.8309%
Excess Protection Level 3 Month Average 6.14% November, 2000 6.45% October, 2000 6.28% September, 2000 5.70%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.83%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

Expected B Maturity	8/15/06
Blended Coupon	6.8543%
Excess Protection Level 3 Month Average 6.12% November, 2000 6.43% October, 2000 6.22% September, 2000 5.71%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.85%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS NOVEMBER, 2000

Expected B Maturity	09/17/01
Blended Coupon	6.8917%
Excess Protection Level 3 Month Average 6.17% November, 2000 6.39% October, 2000 6.33% September, 2000 5.79%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.89%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$ 56,372,819,075.31
Investor Participation Amount	\$ 1,200,000,000.00
Seller Participation Amount	\$ 6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-J

Expected B Maturity	10/15/03
Blended Coupon	6.8158%
Excess Protection Level 3 Month Average 6.16% November, 2000 6.46% October, 2000 6.26% September, 2000 5.75%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.82%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$6,672,128,513.8

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-K

Expected B Maturity	11/17/03
Blended Coupon	6.8018%
Excess Protection Level 3 Month Average 6.17% November, 2000 6.48% October, 2000 6.27% September, 2000 5.77%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.80%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-M

KEY PERFORMANCE FACTORS NOVEMBER, 2000

Expected B Maturity	12/15/06
Blended Coupon	6.9408%
Excess Protection Level 3 Month Average 6.12% November, 2000 6.34% October, 2000 6.28% September, 2000 5.74%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.94%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$ 56,372,819,075.31
Investor Participation Amount	\$ 500,000,000.00
Seller Participation Amount	\$ 6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II SERIES 1997-B

Expected B Maturity	3/15/12
Blended Coupon	6.8535%
Excess Protection Level 3 Month Average 6.12% November, 2000 6.43% October, 2000 6.26% September, 2000 5.68%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.85%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-C

Expected B Maturity	3/15/04
Blended Coupon	6.7810%
Excess Protection Level 3 Month Average 6.19% November, 2000 6.50% October, 2000 6.29% September, 2000 5.79%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.78%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-E

Expected B Maturity	4/15/02
Blended Coupon	6.9090%
Excess Protection Level 3 Month Average 6.13% November, 2000 6.41% October, 2000 6.17% September, 2000 5.79%	
Cash Yield	19.77%
Investor Charge Offs	4.46%
Base Rate	8.91%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-F

Expected B Maturity	6/17/02
Blended Coupon	6.6649%
Excess Protection Level 3 Month Average 6.25% November, 2000 6.55% October, 2000 6.35% September, 2000 5.84%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.73%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$706,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-I

Expected B Maturity	8/16/04
Blended Coupon	6.6325%
Excess Protection Level 3 Month Average 6.21% November, 2000 6.52% October, 2000 6.31% September, 2000 5.81%	
Cash Yield19.74%	
Investor Charge Offs 4.46%	
Base Rate 8.76%	
Over 30 Day Delinquency 5.24%	
Seller's Interest11.84%	
Total Payment Rate13.77%	
Total Principal Balance\$56,372,819,075.31	
Investor Participation Amount\$750,000,000.00	
Seller Participation Amount\$6,672,128,513.82	

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-J

Expected B Maturity	9/15/04
Blended Coupon	6.7914%
Excess Protection Level 3 Month Average 6.18% November, 2000 6.49% October, 2000 6.28% September, 2000 5.78%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.79%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-K

Expected B Maturity	11/15/05
Blended Coupon	6.7985%
Excess Protection Level 3 Month Average 6.17% November, 2000 6.48% October, 2000 6.27% September, 2000 5.77%	
Cash Yield	19.74%
Investor Charge Offs	4.46%
Base Rate	8.80%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-M

Expected B Maturity	10/15/02
Blended Coupon	6.9360%
Excess Protection Level 3 Month Average 6.10% November, 2000 6.38% October, 2000 6.14% September, 2000 5.76%	
Cash Yield	19.77%
Investor Charge Offs	4.46%
Base Rate	8.94%
Over 30 Day Delinquency	5.24%
Seller's Interest	11.84%
Total Payment Rate	13.77%
Total Principal Balance	\$56,372,819,075.31
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$6,672,128,513.82

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-A

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 3/17/03

Blended Coupon 6.7743%

Excess Protection Level 3 Month Average 6.20% November, 2000 6.51% October, 2000 6.30% September, 2000 5.79%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.77%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-C

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 6/16/03

Blended Coupon 6.6865%

Excess Protection Level 3 Month Average 6.29% November, 2000 6.59% October, 2000 6.42% September, 2000 5.87%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.69%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-D

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 7/15/03

Blended Coupon 5.9180%

Excess Protection Level 3 Month Average 6.38% November, 2000 6.68% October, 2000 6.51% September, 2000 5.95%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.60%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$559,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-E

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 4/15/2008

Blended Coupon 6.9313%

Excess Protection Level 3 Month Average 6.11% November, 2000 6.39% October, 2000 6.18% September, 2000 5.75%

Cash Yield19.77%

Investor Charge Offs 4.46%

Base Rate 8.93%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$882,400,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-F

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 9/15/05

Blended Coupon 6.7503%

Excess Protection Level 3 Month Average 6.27% November, 2000 6.60% October, 2000 6.40% September, 2000 5.80%

Cash Yield19.81%

Investor Charge Offs 4.46%

Base Rate 8.75%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-G

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 9/15/06

Blended Coupon 6.8258%

Excess Protection Level 3 Month Average 6.15% November, 2000 6.45% October, 2000 6.25% September, 2000 5.74%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.83%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-I

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 10/16/01

Blended Coupon 6.9430%

Excess Protection Level 3 Month Average 6.03% November, 2000 6.34% October, 2000 6.13% September, 2000 5.62%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.94%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-J

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 9/15/03

Blended Coupon 5.4312%

Excess Protection Level 3 Month Average 7.61% November, 2000 7.85% October, 2000 7.65% September, 2000 7.34%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 7.43%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-A

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 2/17/04

Blended Coupon 6.7690%

Excess Protection Level 3 Month Average 6.21% November, 2000 6.51% October, 2000 6.34% September, 2000 5.78%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.77%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-B

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 3/16/09

Blended Coupon 5.9788%

Excess Protection Level 3 Month Average 6.30% November, 2000 6.59% October, 2000 6.42% September, 2000 5.88%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.69%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-D

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 6/15/06

Blended Coupon 6.7973%

Excess Protection Level 3 Month Average 6.19% November, 2000 6.48% October, 2000 6.31% September, 2000 5.77%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.80%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-E

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 6/17/02

Blended Coupon 6.8027%

Excess Protection Level 3 Month Average 6.17% November, 2000 6.48% October, 2000 6.31% September, 2000 5.73%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.80%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$1,000,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-G

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 07/15/2004

Blended Coupon 6.4490%

Excess Protection Level 3 Month Average 6.14% November, 2000 6.44% October, 2000 6.27% September, 2000 5.71%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.84%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-H

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 4/15/2004

Blended Coupon 7.0615%

Excess Protection Level 3 Month Average 5.98% November, 2000 6.26% October, 2000 6.05% September, 2000 5.61%

Cash Yield19.78%

Investor Charge Offs 4.46%

Base Rate 9.06%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$1,000,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-I

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 08/15/2002

Blended Coupon 6.4825%

Excess Protection Level 3 Month Average 6.18% November, 2000 6.48% October, 2000 6.31% September, 2000 5.76%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.80%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-J

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 09/15/2009

Blended Coupon 7.0937%

Excess Protection Level 3 Month Average 6.02% November, 2000 6.31% October, 2000 6.14% September, 2000 5.60%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.97%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$1,000,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-L

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 10/16/2006

Blended Coupon 6.9533%

Excess Protection Level 3 Month Average 6.02% November, 2000 6.33% October, 2000 6.16% September, 2000 5.57%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.95%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-M

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 11/15/2004

Blended Coupon 6.6788%

Excess Protection Level 3 Month Average 6.19% November, 2000 6.48% October, 2000 6.31% September, 2000 5.77%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.80%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-A

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 02/15/2005

Blended Coupon 7.4063%

Excess Protection Level 3 Month Average 6.10% November, 2000 6.39% October, 2000 6.22% September, 2000 5.68%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.89%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-B

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 2/18/03

Blended Coupon 6.7920%

Excess Protection Level 3 Month Average 6.18% November, 2000 6.49% October, 2000 6.32% September, 2000 5.74%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.79%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-C

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 2/15/05

Blended Coupon 6.8441%

Excess Protection Level 3 Month Average 6.13% November, 2000 6.44% October, 2000 6.27% September, 2000 5.69%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.84%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$1,500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-D

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 4/16/07

Blended Coupon 6.9557%

Excess Protection Level 3 Month Average 6.02% November, 2000 6.32% October, 2000 6.15% September, 2000 5.59%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.96%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$850,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-E

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 05/17/2010

Blended Coupon 7.9030%

Excess Protection Level 3 Month Average 5.93% November, 2000 6.22% October, 2000 6.05% September, 2000 5.51%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 9.06%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$590,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-F

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 6/15/2005

Blended Coupon 6.8533%

Excess Protection Level 3 Month Average 6.16% November, 2000 6.50% October, 2000 6.30% September, 2000 5.68%

Cash Yield19.81%

Investor Charge Offs 4.46%

Base Rate 8.85%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$882,400,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-G

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 7/15/2005

Blended Coupon 6.9890%

Excess Protection Level 3 Month Average 6.04% November, 2000 6.33% October, 2000 6.12% September, 2000 5.66%

Cash Yield19.77%

Investor Charge Offs 4.46%

Base Rate 8.99%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-H

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 8/16/10

Blended Coupon 6.9675%

Excess Protection Level 3 Month Average 5.16% November, 2000 6.31% October, 2000 6.14% September, 2000 3.03%

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.97%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$700,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-I

KEY PERFORMANCE FACTORS November 30, 2000

Expected B Maturity 08/15/2005

Blended Coupon 6.9750%

Excess Protection Level 3 Month Average 5.76% November, 2000 6.44% October, 2000 5.07% September, 2000 N/A

Cash Yield19.74%

Investor Charge Offs 4.46%

Base Rate 8.84%

Over 30 Day Delinquency 5.24%

Seller's Interest11.84%

Total Payment Rate13.77%

Total Principal Balance\$56,372,819,075.31

Investor Participation Amount\$1,000,000,000.00