
FORM 8-K

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20529

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934.

Date of Report: June 15, 2001

MBNA AMERICA BANK, NATIONAL ASSOCIATION on behalf of the MBNA MASTER CREDIT CARD TRUST II

(Exact name of registrant as specified in its charter)

United States 333-50316 510331454
----(State or other (Commission File (IRS
Employer
jurisdiction of Number)
Identification No.)
incorporation)

Wilmington, DE 19884-0781

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(Address of principal executive office)

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

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

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

- 20.1 Series 1994-C Certificateholders' Statement for the month ended May 31, 2001.
- 20.2 Series 1995-A Certificateholders' Statement for the month ended May 31, 2001.
- 20.3 Series 1995-C Certificateholders' Statement for the month ended May 31, 2001.
- 20.4 Series 1995-E Certificateholders' Statement for the month ended May 31, 2001.
- 20.5 Series 1995-J Certificateholders' Statement for the month ended May 31, 2001.
- 20.6 Series 1996-A Certificateholders' Statement for the month ended May 31, 2001.
- 20.7 Series 1996-B Certificateholders' Statement for the month ended May 31, 2001.

- 20.8 Series 1996-E Certificateholders' Statement for the month ended May 31, 2001.
- $20.9 \; \mathrm{Series} \; 1996\text{-}G \; \mathrm{Certificateholders'} \; \mathrm{Statement} \; \mathrm{for} \; \mathrm{the} \; \mathrm{month} \; \mathrm{ended} \; \mathrm{May} \; 31, \; 2001.$
- 20.10 Series 1996-H Certificateholders' Statement for the month ended May $31,\ 2001.$
- 20.11 Series 1996-J Certificateholders' Statement for the month ended May 31, 2001.
- 20.12 Series 1996-K Certificateholders' Statement for the month ended May 31, 2001.
- 20.13 Series 1996-M Certificateholders' Statement for the month ended May 31, 2001.
- 20.14 Series 1997-B Certificateholders' Statement for the month ended May 31, 2001.
- 20.15 Series 1997-C Certificateholders' Statement for the month ended May 31, 2001.
- 20.16 Series 1997-E Certificateholders' Statement for the month ended May 31, 2001.
- 20.17 Series 1997-F Certificateholders' Statement for the month ended May 31, 2001.
- 20.18 Series 1997-I Certificateholders' Statement for the month ended May 31, 2001.
- 20.19 Series 1997-J Certificateholders' Statement for the month ended May 31, 2001.
- 20.20 Series 1997-K Certificateholders' Statement for the month ended May 31, 2001.
- 20.21 Series 1997-M Certificateholders' Statement for the month ended May 31, 2001.
- 20.22 Series 1998-A Certificateholders' Statement for the month ended May 31, 2001.
- 20.23 Series 1998-C Certificateholders' Statement for the month ended May 31, 2001.
- 20.24 Series 1998-D Certificateholders' Statement for the month ended May 31, 2001.
- 20.25 Series 1998-E Certificateholders' Statement for the month ended May 31, 2001.
- 20.26 Series 1998-F Certificateholders' Statement for the month ended May 31, 2001.
- 20.27 Series 1998-G Certificateholders' Statement for the month ended May 31, 2001.
- 20.28 Series 1998-I Certificateholders' Statement for the month ended May 31, 2001.
- 20.29 Series 1998-J Certificateholders' Statement for the month ended May 31, 2001.
- 20.30 Series 1999-A Certificateholders' Statement for the month ended May 31, 2001.
- 20.31 Series 1999-B Certificateholders' Statement for the month ended May 31, 2001.
- 20.32 Series 1999-D Certificateholders' Statement for the month ended May 31, 2001.
- 20.33 Series 1999-E Certificateholders' Statement for the month ended May 31, 2001.
- 20.34 Series 1999-G Certificateholders' Statement for the month ended May 31, 2001.
- $20.35~{\rm Series}~1999-{\rm H}~{\rm Certificateholders'}$ Statement for the month ended May 31, 2001.
- 20.36 Series 1999-I Certificateholders' Statement for the month

ended May 31, 2001.

- 20.37 Series 1999-J Certificateholders' Statement for the month ended May 31, 2001.
- 20.38 Series 1999-L Certificateholders' Statement for the month ended May 31, 2001.
- 20.39 Series 1999-M Certificateholders' Statement for the month ended May 31, 2001.
- 20.40 Series 2000-A Certificateholders' Statement for the month ended May 31, 2001.
- 20.41 Series 2000-B Certificateholders' Statement for the month ended May 31, 2001.
- 20.42 Series 2000-C Certificateholders' Statement for the month ended May 31, 2001.
- 20.43 Series 2000-D Certificateholders' Statement for the month ended May 31, 2001.
- 20.44 Series 2000-E Certificateholders' Statement for the month ended May 31, 2001.
- 20.45 Series 2000-F Certificateholders' Statement for the month ended May 31, 2001.
- $20.46 \ \text{Series} \ 2000\text{-G} \ \text{Certificateholders'} \ \text{Statement for the month ended May 31, 2001.}$
- 20.47 Series 2000-H Certificateholders' Statement for the month ended May 31, 2001.
- 20.48 Series 2000-I Certificateholders' Statement for the month ended May 31, 2001.
- 20.49 Series 2000-K Certificateholders' Statement for the month ended May 31, 2001.
- 20.50 Series 2000-L Certificateholders' Statement for the month ended May 31, 2001.
- 20.51 Series 2001-A Certificateholders' Statement for the month ended May 31, 2001.
- 20.52 Series 2001-B Certificateholders' Statement for the month ended May 31, 2001.

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 May 31, 2001.
- 99.2. Series 1995-A Key Performance Factors for the month ended May 31, 2001.
- 99.3. Series 1995-C Key Performance Factors for the month ended May 31, 2001.
- 99.4. Series 1995-E Key Performance Factors for the month ended May 31, 2001.
- 99.5. Series 1995-J Key Performance Factors for the month ended May 31, 2001.
- 99.6. Series 1996-A Key Performance Factors for the month ended May 31, 2001.
- $99.7.\ \mbox{Series}$ 1996-B Key Performance Factors for the month ended May 31, 2001.
- 99.8. Series 1996-E Key Performance Factors for the month ended

May 31, 2001.

- 99.9. Series 1996-G Key Performance Factors for the month ended May 31, 2001.
- $99.10.\ \mbox{Series}\ 1996-\mbox{H}$ Key Performance Factors for the month ended May 31, 2001.
- 99.11. Series 1996-J Key Performance Factors for the month ended May 31, 2001.
- 99.12. Series 1996-K Key Performance Factors for the month ended May 31, 2001.
- 99.13. Series 1996-M Key Performance Factors for the month ended May 31, 2001.
- $99.14.\ \mbox{Series}\ 1997-\mbox{B}$ Key Performance Factors for the month ended May 31, 2001.
- $99.15.\ \mbox{Series}\ 1997-\mbox{C}$ Key Performance Factors for the month ended May 31, 2001.
- 99.16. Series 1997-E Key Performance Factors for the month ended May 31, 2001.
- 99.17. Series 1997-F Key Performance Factors for the month ended May 31, 2001.
- 99.18. Series 1997-I Key Performance Factors for the month ended May 31, 2001.
- 99.19. Series 1997-J Key Performance Factors for the month ended May 31, 2001.
- $99.20.\ Series\ 1997-K$ Key Performance Factors for the month ended May 31, 2001.
- 99.21. Series 1997-M Key Performance Factors for the month ended May 31, 2001.
- 99.22. Series 1998-A Key Performance Factors for the month ended May 31, 2001.
- 99.23. Series 1998-C Key Performance Factors for the month ended May 31, 2001.
- $99.24.\ \mbox{Series}\ 1998-\mbox{D}$ Key Performance Factors for the month ended May 31, 2001.
- 99.25. Series 1998-E Key Performance Factors for the month ended May 31, 2001.
- 99.26. Series 1998-F Key Performance Factors for the month ended May 31, 2001.
- 99.27. Series 1998-G Key Performance Factors for the month ended May 31, 2001.
- 99.28. Series 1998-I Key Performance Factors for the month ended May 31, 2001.
- 99.29. Series 1998-J Key Performance Factors for the month ended May 31, 2001.
- 99.30. Series 1999-A Key Performance Factors for the month ended May 31, 2001.
- 99.31. Series 1999-B Key Performance Factors for the month ended May 31, 2001.
- 99.32. Series 1999-D Key Performance Factors for the month ended May 31, 2001.
- 99.33. Series 1999-E Key Performance Factors for the month ended May 31, 2001.
- 99.34. Series 1999-G Key Performance Factors for the month ended May 31, 2001.
- 99.35. Series 1999-H Key Performance Factors for the month ended May 31, 2001.
- $99.36.\ \mbox{Series}\ 1999-\mbox{I Key Performance Factors for the month ended}$ May 31, 2001.

- 99.37. Series 1999-J Key Performance Factors for the month ended May 31, 2001.
- 99.38. Series 1999-L Key Performance Factors for the month ended May 31, 2001.
- 99.39. Series 1999-M Key Performance Factors for the month ended May 31, 2001.
- $99.40.\ \mbox{Series}\ 2000-\mbox{A}$ Key Performance Factors for the month ended May 31, 2001.
- 99.41. Series 2000-B Key Performance Factors for the month ended May 31, 2001.
- 99.42. Series 2000-C Key Performance Factors for the month ended May 31, 2001.
- 99.43. Series 2000-D Key Performance Factors for the month ended May 31, 2001.
- $99.44.\ \mbox{Series}$ 2000-E Key Performance Factors for the month ended May 31, 2001.
- $99.45.\ \mbox{Series}\ 2000\mbox{-F}$ Key Performance Factors for the month ended May 31, 2001.
- $99.46.\ \mbox{Series}\ 2000\mbox{-G}$ Key Performance Factors for the month ended May 31, 2001.
- 99.47. Series 2000-H Key Performance Factors for the month ended May 31, 2001.
- 99.48. Series 2000-I Key Performance Factors for the month ended May 31, 2001.
- 99.49. Series 2000-K Key Performance Factors for the month ended May 31, 2001.
- $99.50.\ \text{Series}\ 2000\text{-L}$ Key Performance Factors for the month ended May 31, 2001.
- 99.51. Series 2001-A Key Performance Factors for the month ended May 31, 2001.
- 99.52. Series 2001-B Key Performance Factors for the month ended May 31, 2001.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: June 15, 2001

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: /s/Jack Fioravanti

Name: Jack Fioravanti Title: Senior Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 is set forth below.

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

| 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 | \$3.767361 |
| 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 | \$3.939583 |
| 8. | The amount of distribution in respect of Class B Deficiency Amounts | \$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 | \$4.131181 |
| 11. | The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest | \$0.000000 |

- $\ensuremath{\mathtt{B.}}$ 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 | \$113,711,288.68 |
|----|------|---|---------------------|
| | (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 | \$5,881,617.21 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$11,109,721.58 |
| 2. | Prin | 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 | \$58,203,705,030.43 |
| | (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 | \$1,000,000,000.00 |
| | (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 | \$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 | \$870,000,000.00 |
| | (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 | \$870,000,000.00 |
| | (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 Collateral Interest as of the end of the day on the last day of the related Monthly period | \$85,000,000.00 |
| | (h) | respect to the period: | |
| | | May 1, 2001 through May 31, 2001 1.72% | |
| | (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 |

| | with respect to the related Mont Period | hly | 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 | | N/A | |
| (0) | The Collateral Fixed Allocation respect to the related Monthly F | | N/A | |
| Delinquent Balances The aggregate amount of outstanding balances in the Accounts which | | | | |
| | e delinquent as of the end of the sted Monthly Period: | day on the last Percentage | - | |

| | | | of Total Receivables | Account Balance |
|-----|-------------------|-------|-------------------------|--------------------|
| (a) | 30 - 59 days: | | 1.81% | 1,079,185,343.33 |
| (b) | 60 - 89 days: | | 0.99% | 588,795,796.92 |
| (c) | 90 - 119 days: | | 0.78% | 464,701,965.89 |
| (d) | 120 -149 days: | | 0.69% | 411,804,793.53 |
| (e) | 150 or more days: | | 0.57% | 339,264,745.77 |
| | | Total | 4.84% | 2,883,752,645.44 |

4. Investor Default Amount

| (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$4,543,305.94 |
|-----|--|----------------|
| (b) | The Class A Investor Default Amount for the related Monthly Period | \$3,952,676.31 |
| (c) | The Class B Investor Default Amount for the related Monthly Period | \$204,448.68 |

5. Investor Charge Offs

| The aggregate amount of Class A | | | |
|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| Investor Charge Offs for the related | | | |
| Monthly Period | \$ | 0.00 | |
| | | | |
| | Investor Charge Offs for the related | Investor Charge Offs for the related | Investor Charge Offs for the related |

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

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

> \$ 0.00 -----

\$386,180.95 _____

- (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 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 | \$ 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. | Inve | estor Servicing Fee | |
| | (a) | The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$906,250.00 |
| | (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 | \$88,541.67 |
| 7. | Real | locations | |
| | (a) | The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date | \$ 0.00 |

\$737,472.27

| | (d) | 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 | \$13,714,048.84 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$709,347.27 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,339,877.97 |
| 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 | \$14,257,798.84 |
| | (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 | \$737,472.27 |

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

\$1,393,002.97 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.21% -----

(b) The Portfolio Adjusted Yield

7.21% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of May 15, 2001 through June 14, 2001:

Class A and Class B determination -

4.12500% -----

Collateral Interest determination -

4.12250%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1994-C

| DODAG | \sim $-$ | MONTHETT ST | CDDMINION MOUSE DODG! | O M A M D A C D A C |
|-------|------------|---------------|-----------------------|---------------------|
| F()KM | () h. | MON.I.H I ' A | CERTIFICATEHOLDERS' | STATEMENT |

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 is set forth below.

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

| 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 | \$3.782431 |
| 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 | \$3.937431 |
| 8. | The amount of distribution in respect of Class B Deficiency Amounts | \$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 | \$4.187902 |
| 11. | The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest | \$0.000000 |

- $\ensuremath{\mathtt{B.}}$ 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 | \$65,383,995.64 |
|----|------|--|---------------------|
| | (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 | \$3,381,931.51 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$6,388,093.06 |
| 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 | \$58,203,705,030.43 |
| | (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 | \$575,000,000.00 |
| | (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 | \$575,000,000.00 |
| | (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 | \$500,250,000.00 |
| | (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 | \$500,250,000.00 |
| | (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 | \$25,875,000.00 |
| | (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 | \$48,875,000.00 |
| | (h) | The Floating Investor Percentage with respect to the period: | |
| | | May 1, 2001 through May 31, 2001 0.99% | |
| | (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 | |

- -----

| (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: | | 1.81% | 1,079,185,343.33 |
| (b) | 60 - 89 days: | | 0.99% | 588,795,796.92 |
| (c) | 90 - 119 days: | | 0.78% | 464,701,965.89 |
| (d) | 120 - 149 days: | | 0.69% | 411,804,793.53 |
| (e) | 150 or more days: | | 0.57% | 339,264,745.77 |
| | | Total | 4.84% | 2,883,752,645.44 |

4. Investor Default Amount

| (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$2,612,401.23 |
|-----|--|----------------|
| (b) | The Class A Investor Default Amount for the related Monthly Period | \$2,272,788.99 |
| (c) | The Class B Investor Default Amount for the related Monthly Period | \$117,558.06 |
| (d) | The Collateral Default Amount for the related Monthly Period | \$222,054.18 |

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 | |

\$ 0.00

- Monthly Period

 (d) The aggregate amount of Class B
- (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 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 | \$ 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. | 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 | \$521,093.75 |
| | (b) | The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$26,953.13 |
| | (c) | The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$50,911.45 |
| 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 | \$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. | 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 Procees and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates | \$8,198,234.95 |
| | (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 | \$424,046.85 |
| | (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 | \$800,977.16 |
| 9. | Prin | cipal Funding Account | |
| | (a) | The principal amount on deposit in the Principal Funding Account on the related Transfer Date | \$ 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 |
| 10. | Ava | ilable Funds | |
| | (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$7,885,578.70 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$407,874.97 |

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$770,430.29

11. Portfolio Yield

(a) The Portfolio Yield for the related $\label{eq:monthly Period} \mbox{Monthly Period}$

14.21%

(b) The Portfolio Adjusted Yield

7.19%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of
May 15, 2001 through June 14, 2001: 4.12250%

- -----

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

1995-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 is set forth below.

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

| 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 | \$5.375000 |
| 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 | \$3.911597 |
| 8. | The amount of distribution in respect of Class B Deficiency Amounts | \$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 | \$4.169931 |
| 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 & Certificates (1972) (b) The aggregate amount of Collections of Frincipal Receivables processed during the related Monthly Period which were allocated in respect of the Class & Certificates (20) (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest (3, 3, 381, 931.51) Frincipal Receivables in the Trust (3) The aggregate amount of Principal Receivables in the end of the day on the last day of the related Monthly Period (58, 283, 705, 030, 43) Frincipal Receivables in the Trust (3) 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 (575, 000, 000.00) (c) 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, 250, 000.00) (d) The amount of Principal Receivables in the Trust represented by the Class A Majusted Investor Interest as of the end of the day on the last day of the related Monthly Period (500, 250, 000.00) (e) 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 (500, 250, 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 (500, 250, 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 (500, 250, 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 Mont | | | |
|--|------|---|-----------------|
| 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 Frincipal 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 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: May 1, 2001 through May 31, 2001 0.99% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870 | (a) | of Principal Receivables processed during the related Monthly Period which were allocated in respect of | |
| (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 (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 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 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 (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 (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: May 1, 2001 through May 31, 2001 0.99% (i) The Class A Floating Allocation with respect to the related Monthly Period | (b) | of Principal Receivables processed during the related Monthly Period which were allocated in respect of | |
| (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 (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: May 1, 2001 through May 31, 2001 0.99% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870 | (c) | of Principal Receivables processed during the related Monthly Period which were allocated in respect of | \$6,388,093.06 |
| 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 (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 (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: May 1, 2001 through May 31, 2001 0.99% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870 | Prin | cipal Receivables in the Trust | |
| 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 (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: May 1, 2001 through May 31, 2001 0.99% (i) The Class A Floating Allocation with respect to the related Monthly Period 0,870 | (a) | Receivables in the Trust as of the end of the day on the last day of | |
| 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 (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: May 1, 2001 through May 31, 2001 0.99% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870 | (b) | in the Trust represented by the Investor Interest of Series 1995-C as of the end of the day on the last | |
| 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 \$500,250,000.00 (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 \$500,250,000.00 (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 \$25,875,000.00 (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 \$48,875,000.00 (h) The Floating Investor Percentage with respect to the period: May 1, 2001 through May 31, 2001 0.99% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870 | (c) | in the Trust represented by the Adjusted Investor Interest of Series 1995-C as of the end of the day on the | |
| 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: May 1, 2001 through May 31, 2001 0.99% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870 | (d) | in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of | |
| 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 \$25,875,000.00 (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 \$48,875,000.00 (h) The Floating Investor Percentage with respect to the period: May 1, 2001 through May 31, 2001 0.99% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870 | (e) | in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last | |
| (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: May 1, 2001 through May 31, 2001 0.99% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870 | (f) | in the Trust represented by the Class B Investor Interest as of the end of the day on the last day | \$25,875,000.00 |
| respect to the period: May 1, 2001 through May 31, 2001 0.99% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870 | (g) | the Trust represented by the Collateral Interest as of the end of the day on the | |
| (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870 | (h) | | |
| with respect to the related Monthly Period 0.870 | | May 1, 2001 through May 31, 2001 0.99% | |
| | (i) | with respect to the related Monthly | |
| | (j) | The Class B Floating Allocation | _ |

(j) The Class B Floating Allocation with respect to the related Monthly Period 0.045

| (k) | The Collateral Floating Allocat with respect to the related Mon | | |
|------|---|---------------------------------------|------------------|
| | Period | i Cii I y | 0.085 |
| (1) | The Fixed Investor Percentage w | ith | |
| | respect to the related Monthly | Period | N/A |
| (m) | The Class A Fixed Allocation wi respect to the related Monthly | | N/A |
| | respect to the related honemry | 101104 | |
| (n) | The Class B Fixed Allocation wi respect to the related Monthly | | |
| (0) | The Collateral Fixed Allocation respect to the related Monthly | | N/A |
| | | | |
| Deli | nquent Balances | | |
| were | aggregate amount of outstanding delinquent as of the end of the ted Monthly Period: | | |
| | | Percentage of Total Receivables | |
| (a) | 30 - 59 days: | 1.81% | 1,079,185,343.33 |
| (b) | 60 - 89 days: | 0.99% | 588,795,796.92 |
| (c) | 90 - 119 days: | 0.78% | 464,701,965.89 |
| (d) | 120 - 149 days: | 0.69% | 411,804,793.53 |
| (e) | 150 or more days: | 0.57% | 339,264,745.77 |
| | Total | 4.84% | 2,883,752,645.44 |
| Inve | stor Default Amount | | |
| (a) | The Aggregate Investor Default for the related Monthly Period | Amount | \$2,612,401.23 |
| (b) | The Class A Investor Default Am | nount | |
| | for the related Monthly Period | | \$2,272,788.99 |
| (c) | The Class B Investor Default Am | nount | |
| | for the related Monthly Period | | \$117,558.06 |
| (d) | The Collateral Default Amount f the related Monthly Period | For | \$222,054.18 |
| Inve | stor Charge Offs | | |
| (a) | The aggregate amount of Class A Investor Charge Offs for the re | | |
| | Monthly Period | erated | \$ 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 | | \$ 0.00 |
| (c) | The aggregate amount of Class B | | |
| | Investor Charge Offs for the re Monthly Period | elated | \$ 0.00 |
| | | | |
| | | | |

4.

5.

(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 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 | \$ 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. | Inve | estor Servicing Fee | |
| | (a) | The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$521 , 093.75 |
| | (b) | The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$26,953.13 |
| | (c) | The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$50,911.45 |
| 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 | \$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 | \$8,715,430.92 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$407,874.97 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$770,430.29 |
| 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 | \$9,028,087.17 |
| | | in respect of the class a celtificates | |
| | (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 | \$424,046.85 |
| | (c) | The aggregate amount of Collections of | |

(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 | \$800 | 0,977. | 16 |
|----|-----|-------------|---|-------|-----------------|---------|
| | 11. | Swa | p Cash Flows | | | |
| | | (a) | The amount of the Net Swap Receipt for the related Transfer Date | \$82 | 9 , 852. | 22 |
| | | (b) | The amount of the Net Swap Payment for the related Transfer Date | \$ | 0.00 | |
| | 12. | Por | tfolio Yield | | | |
| | | (a) | The Portfolio Yield for the related Monthly Period | | | 14.21% |
| | | (b) | The Portfolio Adjusted Yield | | | 7.26% |
| C. | Flo | ating | Rate Determinations | | | |
| | Мау | | tes for the Interest Period of 2001 through June 14, 2001: 4.12250% - | | | |
| 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 ed? | | | No |
| | 4. | | aggregate amount of funds withdrawn from Interest Reserve Account, if any | \$ | 0.00 | |
| | 5. | | many funds withdrawn from the Interest rve Account were utilized? | | | |
| | | none | | | | |
| | 6. | Has | the Interest Rate Swap been Terminated? | | | No |
| | 7. | Long | Term Credit Rating of the Swap Counterparty | | | AAA/Aaa |
| | | | BANK, | | | |

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti
Title: Senior Vice President

1995-C

| DODM | \cap | MONIMIT V | CERTIFICATEHOLDERS! | CHAMPADAM |
|-----------|--------|-----------|----------------------|-----------|
| r () KIVI | () P | INCHAIL H | CERTIFICATE HOLDERS. | STATEMENT |

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 is set forth below.

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

| 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 | \$3.739375 |
| 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 | \$3.825486 |
| 8. | The amount of distribution in respect of Class B Deficiency Amounts | \$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 | \$4.083820 |
| 11. | The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest | \$0.000000 |

- $\ensuremath{\mathtt{B.}}$ 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 | \$56,855,648.07 |
|----|------|--|---------------------|
| | (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 | \$2,940,812.44 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$5,554,864.46 |
| 2. | 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 | \$58,203,705,030.43 |
| | (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 | \$500,000,000.00 |
| | (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 | \$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 | \$435,000,000.00 |
| | (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 | \$435,000,000.00 |
| | (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 | \$22,500,000.00 |
| | (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 | \$42,500,000.00 |
| | (h) | The Floating Investor Percentage with respect to the period: May 1, 2001 through May 31, 2001 0.86% | |
| | (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 Month Period | | | 0.085 |
|----------------------|--|---------------------------------------|-------------------|--------------------------|
| (1) | The Fixed Investor Percentage wit respect to the related Monthly Pe | | | N/A |
| (m) | The Class A Fixed Allocation with respect to the related Monthly Pe | | | N/A |
| (n) | The Class B Fixed Allocation with respect to the related Monthly Pe | | | N/A |
| (0) | The Collateral Fixed Allocation w respect to the related Monthly Pe | | N/A | |
| Deli | nquent Balances | | | |
| were | aggregate amount of outstanding ba delinquent as of the end of the d ted Monthly Period: | | | |
| | | Percentage of Total Receivables | Ac | regate count lance |
| (a) | 30 - 59 days: | 1.81% | 1,079, | 185,343.33 |
| (b) | 60 - 89 days: | 0.99% | 588,79 | 5,796.92 |
| (c) | 90 - 119 days: | 0.78% | 464,70 | 1,965.89 |
| (d) | 120 - 149 days: | 0.69% | 411,80 | 4,793.53 |
| (e) | 150 or more days: | 0.57% | 339,26 | 4,745.77 |
| | Total | 4.84% | | 2,645.44 |
| Inve | stor Default Amount | | | |
| (a) | The Aggregate Investor Default Am for the related Monthly Period | nount | \$2,271, | 653.42 |
| (b) | The Class A Investor Default Amou for the related Monthly Period | ınt | \$1,976, | 338.29 |
| (c) | The Class B Investor Default Amou for the related Monthly Period | int | \$102 , 22 | 4.52 |
| (d) | The Collateral Default Amount for the related Monthly Period | | \$193 , 09 | 0.61 |
| Investor Charge Offs | | | | |
| (a) | The aggregate amount of Class A Investor Charge Offs for the rela Monthly Period | ted | \$ 0.0 | 0 |
| (b) | The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount | | \$ 0.0 | 0 |
| (c) | The aggregate amount of Class B Investor Charge Offs for the rela Monthly Period | ted | \$ 0.0 | 0 |

4.

5.

| (e) | The aggregate amount of Collateral Charge Offs for the related Monthly | 0 00 |
|------|--|--------------|
| (£) | 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 | \$ 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 |
| 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 | \$453,125.00 |
| (b) | The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$23,437.50 |
| (c) | The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$44,270.83 |
| Don1 | locations | |

7. Reallocations

6.

(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 Date | \$22,500,000.00 |
| 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 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 | \$6,857,025.04 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$354,674.00 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$669,939.51 |
| 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 | \$7,128,900.04 |
| | (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 \$368,736.50 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 \$696,502.01 -----11. Portfolio Yield (a) The Portfolio Yield for the related 14.21% Monthly Period (b) The Portfolio Adjusted Yield 7.25% C. LIBOR Determinations LIBOR rates for the Interest Period of

4.12250%

MBNA AMERICA BANK, NATIO Jack Fioravanti

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

May 15, 2001 through June 14, 2001:

1995-E

| FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMEN | Т | |
|--|---|--|
|--|---|--|

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 is set forth below.

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

| 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 | \$3.747986 |
| 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 | \$3.851320 |
| 8. | The amount of distribution in respect of Class B Deficiency Amounts | \$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 | \$4.066597 |
| 11. | The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest | \$0.000000 |

- $\ensuremath{\mathtt{B.}}$ 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 | \$56,855,648.07 |
|------|--|----------------------|
| (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 | \$2,940,812.44 |
| | 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 | \$5,554,864.46 |
| 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 | \$58,203,705,030.43 |
| (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 | \$500,000,000.00 |
| (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 | \$435,000,000.00 |
| (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 | \$435,000,000.00 |
| (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 | \$22,500,000.00 |
| (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 | \$42,500,000.00 |
| (h) | The Floating Investor Percentage with respect to the period: | |
| | May 1, 2001 through May 31, 2001 0.86% | |
| (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 |

2.

(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 (o) 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 Aggregate of Total Account Receivables Balance (a) 30 - 59 days: 1.81% 1,079,185,343.33 -----(b) 60 - 89 days: 0.99% 588,795,796.92 464,701,965.89 (c) 90 - 119 days: 0.78% _____ (d) 120 - 149 days: 0.69% 411,804,793.53 _____ _____ 0.57% (e) 150 or more days: 339,264,745.77 _____ Total 4.84% 2,883,752,645.44 _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,271,653.42 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$1,976,338.29 -----(c) The Class B Investor Default Amount for the related Monthly Period \$102,224.52 (d) The Collateral Default Amount for the related Monthly Period \$193,090.61 -----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 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 | \$ 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 |
| 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 | \$453,125.00 |
| (b) | The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$23,437.50 |
| (c) | The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$44,270.83 |
| | The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period | \$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 Date | \$22,500,000.00 |
| 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 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 | \$6,857,025.04 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$354,674.00 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$669,939.51 |
| 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 | \$7,128,900.04 |
| | (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 \$368,736.50 (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 \$696,502.01 Interest 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 14.21% -----(b) The Portfolio Adjusted Yield 7.24% C. LIBOR Determinations

LIBOR rates for the Interest Period of May 15, 2001 through June 14, 2001:

4.12250%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1995-J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 is set forth below.

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

| 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 | \$3.730764 |
| 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 | \$3.842708 |
| 8. | The amount of distribution in respect of Class B Deficiency Amounts | \$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 | \$3.954653 |
| 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 | \$79,597,905.78 |
| | | | |
| | (b) | The aggregate amount of Collections | |
| | (1) | of Principal Receivables processed | |
| | | during the related Monthly Period | |
| | | which were allocated in respect of the Class B Certificates | ¢4 117 122 00 |
| | | the Class B Certificates | \$4,117,132.80 |
| | | | |
| | (C) | | |
| | | of Principal Receivables processed during the related Monthly Period | |
| | | which were allocated in respect of | |
| | | the Collateral Interest | \$7,776,807.29 |
| | | | |
| 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 | \$58,203,705,030.43 |
| | | | |
| | (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 | \$700,000,000.00 |
| | | day of the felded honemly fellod | |
| | | | |
| | (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 | \$609,000,000.00 |
| | | - | |
| | (0) | The amount of Dainainal Descirables | |
| | (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 | \$609,000,000.00 |
| | | | |
| | (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 | \$31,500,000.00 |
| | | | |
| | (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 | \$59,500,000.00 |
| | | rase day or the retated molithity period | \$59,500,000.00 |
| | | | |
| | (h) | The Floating Investor Percentage with | |
| | | respect to the period: | |
| | | May 1, 2001 through May 31, 2001 1.20% | |
| | (;) | The Class A Floating Allegation | |
| | (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 |
| | | - | |
| | (le \ | The Collatoral Floating Allegation | |
| | (k) | The Collateral Floating Allocation with respect to the related Monthly | |
| | | Period 0.085 | |
| | | | |

| (1) | The Fixed Investor Percentage w respect to the related Monthly | | N/A |
|------|---|-------------------------------------|------------------|
| (m) | The Class A Fixed Allocation wi respect to the related Monthly | | |
| (n) | The Class B Fixed Allocation wi | | N/A |
| (0) | The Collateral Fixed Allocation respect to the related Monthly | | N/A |
| Deli | nquent Balances | | |
| were | aggregate amount of outstanding e delinquent as of the end of the ted Monthly Period: | | |
| | | Percentag of Total Receivable | |
| (a) | 30 - 59 days: | 1.81% | |
| (b) | 60 - 89 days: | 0.99% | 588,795,796.92 |
| (c) | 90 - 119 days: | 0.78% | 464,701,965.89 |
| (d) | 120 - 149 days: | 0.69% | 411,804,793.53 |
| (e) | 150 or more days: | 0.57% | 339,264,745.77 |
| | Total | | 2,883,752,645.44 |
| Tnve | estor Default Amount | | |
| (a) | The Aggregate Investor Default | Amount | |
| | for the related Monthly Period | | \$3,180,314.48 |
| (b) | The Class A Investor Default Am for the related Monthly Period | nount | \$2,766,873.57 |
| (c) | The Class B Investor Default Am for the related Monthly Period | nount | \$143,114.13 |
| (d) | The Collateral Default Amount f the related Monthly Period | For | \$270,326.78 |
| 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 5 (a) above per \$1,000 of origi certificate principal amount | in | \$ 0.00 |
| (c) | The aggregate amount of Class E Investor Charge Offs for the re Monthly Period | | \$ 0.00 |
| (d) | The aggregate amount of Class E Investor Charge Offs set forth 5 (c) above per \$1,000 of origi certificate principal amount | in | \$ 0.00 |

3.

4.

5.

| | (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 | \$ 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. | 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 | \$634,375.00 |
| | (b) | The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$32,812.50 |
| | (c) | The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$61,979.17 |
| | (d) | The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period | \$437,500.00 |
| 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 | \$59,500,000.00 |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution Date | \$31,500,000.00 |
| 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 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 | \$9,599,834.84 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$496,543.15 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$937,914.85 |
| 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 | \$9,980,459.84 |
| | (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 | \$516,230.65 |
| | (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

\$975,102.35

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.21%

(b) The Portfolio Adjusted Yield

7.27%

C. LIBOR Determinations

LIBOR rates for the Interest Period of May 15, 2001 through June 14, 2001: 4.12250%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-A

| DODM | \cap | MONIMIT V | CERTIFICATEHOLDERS! | CHAMPADAM |
|-----------|--------|-----------|---------------------|-----------|
| r () KIVI | () P | INCHAIL H | CERTIFICATEHOLDERS. | STATEMENT |

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 | \$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 | \$3.773819 |
| 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 | \$3.868542 |
| 8. | The amount of distribution in respect of Class B Deficiency Amounts | \$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 | \$4.181492 |
| 11. | The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest | \$0.000000 |

- $\ensuremath{\mathtt{B.}}$ 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 | \$56,855,648.07 |
|----|------|--|---------------------|
| | (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 | \$2,940,812.44 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$5,554,864.46 |
| 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 | \$58,203,705,030.43 |
| | (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 | \$500,000,000.00 |
| | (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 | \$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 | \$435,000,000.00 |
| | (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 | \$435,000,000.00 |
| | (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 | \$22,500,000.00 |
| | (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 | \$42,500,000.00 |
| | (h) | The Floating Investor Percentage with respect to the period: | |
| | | May 1, 2001 through May 31, 2001 0.86% | |
| | (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 |

| (1) | The Fixed Investor Percentage was respect to the related Monthly 1 | | N/A |
|------|--|---------------------|-----------------------------|
| (m) | The Class A Fixed Allocation with respect to the related Monthly N | | N/A |
| (n) | The Class B Fixed Allocation with respect to the related Monthly D | | |
| (0) | The Collateral Fixed Allocation respect to the related Monthly 1 | | |
| Deli | nquent Balances | | |
| were | aggregate amount of outstanding he delinquent as of the end of the sted Monthly Period: | | |
| | | of Total A | gregate ccount alance |
| (a) | 30 - 59 days: | 1.81%1,079,185,3 | |
| (b) | 60 - 89 days: | 0.99%588,795,796 | |
| (c) | 90 - 119 days: | 0.78%464,701,965 | |
| (d) | 120 - 149 days: | 0.69%411,804,793 | .53 |
| (e) | 150 or more days: | 0.57%339,264,745 | |
| | Total | 4.84% 2,883,752, | |
| Inve | estor Default Amount | | |
| (a) | The Aggregate Investor Default a for the related Monthly Period | \$2,271 | ,653.42 |
| (b) | The Class A Investor Default Amo | | ,338.29 |
| (c) | The Class B Investor Default Amo | ount \$102,2 | 24.52 |
| (d) | The Collateral Default Amount for the related Monthly Period | \$193,0 | 90.61 |
| Inve | estor Charge Offs | | |
| (a) | The aggregate amount of Class A Investor Charge Offs for the re- | \$ 0. | 00 |
| (b) | The aggregate amount of Class A Investor Charge Offs set forth: 5 (a) above per \$1,000 of origin certificate principal amount | | 00 |
| (c) | The aggregate amount of Class B Investor Charge Offs for the re- Monthly Period | lated \$ 0. | 00 |
| (d) | The aggregate amount of Class B Investor Charge Offs set forth: 5 (c) above per \$1,000 of origin certificate principal amount | | 00 |
| (e) | The aggregate amount of Collate: | ral | |

(e) The aggregate amount of Collateral

3.

4.

5.

| | | 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 | \$ 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. | 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 | \$453,125.00 |
| | (b) | The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$23,437.50 |
| | (c) | The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$44,270.83 |
| | (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 | \$42,500,000.00 |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution Date | \$22,500,000.00 |
| 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 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 | \$6,857,025.04 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$354,674.00 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$669,939.51 |
| 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 | \$7,128,900.04 |
| | (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 | \$368,736.50 |
| | (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 \$696,502.01

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.21%

(b) The Portfolio Adjusted Yield

7.20%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
May 15, 2001 through June 14, 2001: 4.12250%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-B

| DODM | \cap | MONIMIT V | CERTIFICATEHOLDERS! | CHAMPADAM |
|-----------|--------|-----------|---------------------|-----------|
| r () KIVI | () P | INCHAIL H | CERTIFICATEHOLDERS. | STATEMENT |

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 | \$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 | \$3.696319 |
| 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 | \$3.816875 |
| 8. | The amount of distribution in respect of Class B Deficiency Amounts | \$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 | \$4.045070 |
| 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 | \$83,322,929.18 |
|----|------|--|---------------------|
| | (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 | \$7,352,019.45 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$7,352,019.45 |
| 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 | \$58,203,705,030.43 |
| | (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 | \$750,000,000.00 |
| | (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 | \$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 Collateral Interest as of the end of the day on the last day of the related Monthly period | \$56,250,000.00 |
| | (h) | The Floating Investor Percentage with respect to the period: | |
| | (i) | May 1, 2001 through May 31, 2001 1.29% 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 Allocat with respect to the related Mon Period | | 0.075 |
|------|--|-------------------------------------|-----------------------|
| | | | |
| (1) | The Fixed Investor Percentage w respect to the related Monthly | | N/A |
| (m) | The Class A Fixed Allocation wi | th | |
| | respect to the related Monthly | Period N | /A |
| (n) | The Class B Fixed Allocation wi | th | |
| | respect to the related Monthly | Period | N/A |
| (0) | The Collateral Fixed Allocation respect to the related Monthly | | N/A |
| | | | |
| Deli | nquent Balances | | |
| were | aggregate amount of outstanding and delinquent as of the end of the ated Monthly Period: | | |
| | | Percentag of Total Receivable | |
| (a) | 30 - 59 days: | 1.81% | 1,079,185,343.33 |
| (b) | - | 0.99% | 588,795,796.92 |
| (c) | 90 - 119 days: | 0.78% | 464,701,965.89 |
| (d) | 120 - 149 days: | 0.69% | 411,804,793.53 |
| (e) | 150 or more days: | 0.57% | 339,264,745.77 |
| | Total | 4.84% | 2,883,752,645.44 |
| Tnve | estor Default Amount | | |
| 2110 | Joseph Bordare Immount | | |
| (a) | The Aggregate Investor Default for the related Monthly Period | Amount | \$ 3,407,479.42 |
| (b) | The Class A Investor Default Am for the related Monthly Period | ount | \$2,896,357.70 |
| (C) | The Class B Investor Default Am for the related Monthly Period | ount | \$255 , 560.86 |
| (d) | The Collateral Default Amount f the related Monthly Period | or | \$255,560.86 |
| 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 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 |
| (4) | The addregate amount of Class B | | |

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(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 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 | \$ 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 |
| 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 |

| | (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 | s 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 | \$10,049,087.97 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$886,683.86 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$886,683.86 |
| 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 | \$10,447,525.47 |
| | (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 | \$921,840.11 |

Certificates

\$921,840.11

(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

\$921,840.11

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.21%

(b) The Portfolio Adjusted Yield

7.30%

C. LIBOR Determinations

LIBOR rates for the Interest Period of May 15, 2001 through June 14, 2001:

Class A and Class B determination -

4.12250%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-E

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|-------|----|----------|---------------------|------------|
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SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 | \$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 | \$3.704931 |
| 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 | \$3.851319 |
| 8. | The amount of distribution in respect of Class B Deficiency Amounts | \$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 | \$4.157731 |
| 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 | \$55,548,622.07 |
|----|------|--|---------------------|
| | (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 | \$4,901,351.52 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$4,901,351.52 |
| 2. | Prin | 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 | \$58,203,705,030.43 |
| | (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 | \$500,000,000.00 |
| | (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 | \$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 Collateral Interest as of the end of the day on the last day of the related Monthly period | \$37,500,000.00 |
| | (h) | The Floating Investor Percentage with respect to the period: | |
| | | May 1, 2001 through May 31, 2001 0.86% | |
| | (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 Mon Period | thly | 0.075 |
|------|---|--------------------------------------|------------------|
| (1) | The Fixed Investor Percentage w respect to the related Monthly | | N/A |
| (m) | The Class A Fixed Allocation wi respect to the related Monthly | | N/A |
| (n) | The Class B Fixed Allocation wi respect to the related Monthly | | Α |
| (0) | The Collateral Fixed Allocation respect to the related Monthly | | N/A |
| Deli | nquent Balances | | |
| were | aggregate amount of outstanding delinquent as of the end of the ted Monthly Period: | | |
| | | Percentage of Total Receivable | Account |
| (a) | 30- 59 days: | | 1,079,185,343.33 |
| (b) | 60 - 89 days: | 0.99% | 588,795,796.92 |
| (c) | 90 - 119 days: | 0.78% | 464,701,965.89 |
| (d) | 120 - 149 days: | 0.69% | 411,804,793.53 |
| (e) | 150 or more days: | 0.57% | 339,264,745.77 |
| | Tota | 1 4.84% | 2,883,752,645.44 |
| Inve | stor Default Amount | | |
| (a) | The Aggregate Investor Default for the related Monthly Period | Amount | \$2,271,653.35 |
| (b) | The Class A Investor Default Am for the related Monthly Period | ount | \$1,930,905.21 |
| (c) | The Class B Investor Default Am for the related Monthly Period | ount | \$170,374.07 |
| (d) | The Collateral Default Amount f the related Monthly Period | or | \$170,374.07 |
| 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) | | | |

4.

5.

(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 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 | \$ 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 |
| 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 | \$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 |

| | (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 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 | \$6,699,392.32 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$591,123.06 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$591,123.06 |
| 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 | \$6,965,017.32 |
| | (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

\$614,560.56

(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

\$614,560.56

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.21%

(b) The Portfolio Adjusted Yield

7.28%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

May 15, 2001 through June 14, 2001: 4.12250%

Collateral Interest Determination for the Interest Period of

May 14, 2001 to June 14, 2001: 4.12625%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-G

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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).
 - \$1,000 Original Certificate Principal Amount).

 1. The amount of distribution in respect

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

Monthly Interest

| 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 | \$0.00000 |
| 4. The amount of distribution in respect of Collateral Monthly Interest | \$3.983715 |

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 | \$3.590833 |
|----|--|-------------|
| 2. | The amount of the current monthly accumulation in respect of Class A Deficiency Amounts | \$0.00000 |
| 3. | The amount of the current monthly accumulation in respect of Class A Additional Interest | \$0.00000 |
| 4. | The amount of the current monthly accumulation in respect of Class B Monthly Interest | \$3.737222 |
| 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

\$0.000000

| | 2. | | amount of the current quarterly erest distribution in respect of as A | \$ | 0.00 |
|----|-----|--------------|--|------|------------------|
| | 3. | inte Clas | amount of the current quarterly erest distribution in respect of as A set forth in 2 above per \$1,000 original certificate principal | \$ | 0.000000 |
| | 4. | | amount of the current quarterly erest distribution in respect of as 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 unt | \$ | |
| D | Tnf | : a www.a.t | ion Degarding the Devicements of the Tweet | | |
| D. | | | 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 | \$13 | 33,316,686.83 |
| | | | 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 | | 1,763,234.32 |
| | | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | | 1,763,234.32 |
| | 2. | Prin | 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 | | 3,203,705,030.43 |
| | | (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 | | 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 | | 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 | | 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 | | 020,000,000.00 |
| | | (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 of of the related Monthly Period | day | | 0,000.00 |
|------|---|---------------------------------------|--------|-----------------------------|
| (g) | The amount of Principal Receival the Trust represented by the Col Interest as of the end of the da last day of the related Monthly | llateral ay on the | - |),000.00 |
| (h) | The Floating Investor Percentage respect to the period: | e with | | |
| | May 1, 2001 through May 31, 2001 | 2.06% | | |
| (i) | The Class A Floating Allocation with respect to the related Mont Period | chly | | 0.850 |
| (j) | The Class B Floating Allocation with respect to the related Mont period | chly | 0.075 | |
| (k) | The Collateral Floating Allocati with respect to the related Mont Period | | | 0.075 |
| (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 A | | A | |
| (n) | The Class B Fixed Allocation wit respect to the related Monthly F | | | N/A |
| (0) | The Collateral Fixed Allocation respect to the related Monthly F | | | N/A |
| Deli | nquent Balances | | | |
| were | aggregate amount of outstanding k delinquent as of the end of the ted Monthly Period: | | | |
| | | Percentage of Total Receivables | Ad | gregate ccount alance |
| (a) | 30 - 59 days: | 1.81% | | 35,343.33 |
| (b) | 60 - 89 days: | 0.99% | 588,79 | 95 , 796.92 |
| (c) | 90 - 119 days: | 0.78% | 464,70 |)1,965.89 |
| (d) | 120 - 149 days: | 0.69% | | 04,793.53 |

4. Investor Default Amount

(e) 150 or more days:

3.

| | for the related Monthly Period | \$5,451,967.28 |
|-----|--|----------------|
| | | |
| (b) | The Class A Investor Default Amount for the related Monthly Period | \$4,634,172.36 |
| | | |

0.57%

Total 4.84% 2,883,752,645.44

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

(a) The Aggregate Investor Default Amount

\$408,897.46

0.57% 339,264,745.77

| | (d) | The Collateral Default Amount for the related Monthly Period | \$40 | 8,897.46 |
|----|-------|--|------|--------------|
| 5. | Inves | 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 | \$ | 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 | \$ | 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 | 61 060 500 00 |
|----|-------|--|-----------------|
| | | Period | \$1,062,500.00 |
| | (b) | The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly | |
| | | Period | \$93,750.00 |
| | (c) | The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$93,750.00 |
| | (d) | The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period | \$750,000.00 |
| 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 | \$90,000,000.00 |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution Date | \$90,000,000.00 |
| 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. | Inter | rest 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) | \$3,999,000.00 |

| (b) | The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date | \$3,662,650.00 |
|----------|--|------------------|
| (c) | The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date | \$336,350.00 |
| (d) | The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date | \$ 0.00 |
| 10. Ava | ailable Funds | |
| (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$16,078,540.58 |
| (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,418,694.52 |
| (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,418,694.52 |
| 11. Co | llection 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 | \$16,716,040.58 |
| (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 | \$1,474,944.52 |
| (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 | \$1,474,944.52 |
| 12. Po: | rtfolio Yield | |
| (a) | The Portfolio Yield for the related Monthly Period | 14.21% |
| (b) | The Portfolio Adjusted Yield | 7.22% |
| LIBOR De | eterminations | |
| LIBOR ra | ates for the related Interest Period: | |
| Class A | and Class B determination - | 4.07000% |
| Collate | ral Interest determination - | 4.12625% |
| | | |

Ε.

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-Н

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 | \$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 | \$3.679097 |
| 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 | \$3.859931 |
| 8. | The amount of distribution in respect of Class B Deficiency Amounts | \$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 | \$4.026771 |
| 11. | The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest | \$0.000000 |

- $\ensuremath{\mathtt{B.}}$ 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 | \$111,097,236.59 |
|----|------|--|---------------------|
| | (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 | \$9,802,695.37 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$9,802,695.37 |
| 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 | \$58,203,705,030.43 |
| | (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 | \$1,000,000,000.00 |
| | (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 | \$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 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: | |
| | | May 1, 2001 through May 31, 2001 1.72% | |
| | (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 Allocat with respect to the related Mon Period 0.075 | | |
|--------|--|-------------------------|--------------------|
| (1) | mb. Divid Tarratan Danastan | -: -1- | |
| (1) | The Fixed Investor Percentage w respect to the related Monthly | | N/A |
| (m) | The Class A Fixed Allocation wi | t.h | |
| (1117) | respect to the related Monthly | | N/A |
| (n) | The Class B Fixed Allocation wi | .th | |
| | respect to the related Monthly | Period | N/A |
| (0) | The Collateral Fixed Allocation | with | |
| | respect to the related Monthly | Period | N/A |
| Deli | nquent Balances | | |
| | aggregate amount of outstanding | halances in | the Accounts which |
| were | e delinquent as of the end of the ted Monthly Period: | | |
| | | Percentage | 22 2 |
| | | of Total Receivables | |
| (a) | 30 - 59 days: | 1.81% | 1,079,185,343.33 |
| (b) | 60 - 89 days: | 0.99% | 588,795,796.92 |
| (c) | 90 - 119 days: | 0.78% | 464,701,965.89 |
| (d) | 120 - 149 days: | 0.69% | 411,804,793.53 |
| (e) | 150 or more days: | 0.57% | 339,264,745.77 |
| | Total | 4.84% | 2,883,752,645.44 |
| Inve | estor Default Amount | | |
| | | | |
| (a) | The Aggregate Investor Default for the related Monthly Period | Amount | \$ 4,543,305.97 |
| (b) | The Class A Investor Default Am for the related Monthly Period | nount | \$3,861,810.21 |
| | | | |
| (c) | The Class B Investor Default Am for the related Monthly Period | iount | \$340,747.88 |
| (d) | The Collateral Default Amount f the related Monthly Period | For | \$340,747.88 |
| | - | | · |
| Inve | stor Charge Offs | | |
| (a) | The aggregate amount of Class A | | |
| | Investor Charge Offs for the re Monthly Period | :taleu | \$ 0.00 |
| /b\ | The aggregate amount of Clause | | |
| (b) | The aggregate amount of Class A Investor Charge Offs set forth | in | |
| | 5 (a) above per \$1,000 of origi certificate principal amount | .na⊥ | \$ 0.00 |
| (2) | The aggregate amount of Glove P | , | |
| (c) | The aggregate amount of Class B Investor Charge Offs for the re | | \$ 0.00 |
| | Monthly Period | | \$ 0.00 |
| | | | |

4.

5.

| (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 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 | \$ 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 |
| 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 | \$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 | Dool' | locati | ~~~ |
|---|-------|--------|-----|
| | | | |

| • | 11001 | 1004010110 | | |
|----|-------|--|-------------|--------------|
| | (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 | 5,000,000.00 |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution Date | \$75 | 5,000,000.00 |
| 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 Finance 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 | 3,398,783.33 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | | 182,245.31 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1, | 182,245.31 |
| | | | | |

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

\$1,229,120.31 -----

(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

\$1,229,120.31

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.21%

(b) The Portfolio Adjusted Yield

7.32%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

May 15, 2001 through June 14, 2001: Class A and Class B determination -

4.12250%

May 14, 2001 to June 14, 2001: Collateral Interest determination -

4.12625%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 | \$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 | \$3.661875 |
| 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 | \$3.851319 |
| 8. | The amount of distribution in respect of Class B Deficiency Amounts | \$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 | \$4.069826 |
| 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 | \$111,097,236.59 |
|----|------|--|-------------------------|
| | (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 | \$9,802,695.37 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$9,802,695.37 |
| 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 | \$58,203,705,030.43 |
| | (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 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 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: | |
| | | May 1, 2001 through May 31, 2001 1.72% | |
| | (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 Mc Period | onthly | 0.075 |
|------|----------|---|----------|-------------------------------------|
| | (1) | The Fixed Investor Percentage respect to the related Monthly | | N/A |
| | (m) | The Class A Fixed Allocation respect to the related Monthly | | N/A |
| | (n) | The Class B Fixed Allocation respect to the related Monthly | | N/A |
| | (0) | The Collateral Fixed Allocation respect to the related Monthly | | N/A |
| 3 | B. Delin | nquent Balances | | |
| | were | aggregate amount of outstanding delinquent as of the end of the ted Monthly Period: | | |
| | | | of Total | e Aggregate Account s Balance |
| | (a) | 30 - 59 days: | 1.81% | 1,079,185,343.33 |
| | (b) | 60 - 89 days: | 0.99% | 588,795,796.92 |
| | (c) | 90 - 119 days: | 0.78% | |
| | (d) | 120 - 149 days: | 0.69% | 411,804,793.53 |
| | (e) | 150 or more days: | 0.57% | |
| | | Tota | 1 4.84% | 2,883,752,645.44 |
| 4 | . Inves | stor Default Amount | | |
| | (a) | The Aggregate Investor Defaultor the related Monthly Period | | \$ 4,543,305.97 |
| | (b) | The Class A Investor Default in for the related Monthly Period | | \$3,861,810.21 |
| | (c) | The Class B Investor Default a for the related Monthly Period | | \$340,747.88 |
| | (d) | The Collateral Default Amount the related Monthly Period | for | \$340,747.88 |
| 5. I | investor | Charge Offs | | |
| | (a) | The aggregate amount of Class Investor Charge Offs for the : Monthly Period | | \$ 0.00 |
| | (b) | The aggregate amount of Class Investor Charge Offs set forth 5 (a) above per \$1,000 of orion certificate principal amount | h in | \$ 0.00 |
| | (c) | The aggregate amount of Class Investor Charge Offs for the : Monthly Period | | \$ 0.00 |
| | (d) | The aggregate amount of Class Investor Charge Offs set forth 5 (c) above per \$1,000 of orion certificate principal amount | h in | \$ 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 | \$ 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 |
| Inve | estor 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 |
| Real | locations | |
| (a) | The amount of Reallocated Collateral | |

6.

(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 \$ 0.00 this Distribution Date (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 \$75,000,000.00 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 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 \$ 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 \$13,398,783.33 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,182,245.31 (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,182,245.31 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 \$13,930,033.33 _____ (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 \$1,229,120.31

(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

\$1,229,120.31

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.21%

(b) The Portfolio Adjusted Yield

7.33%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

May 15, 2001 through June 14, 2001: Class A and Class B determination -

4.12250%

May 14, 2001 to June 14, 2001:

4.12625%

Collateral Interest determination -

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-K

CLASS B CUSIP 55262TBW2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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

\$0.000000

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

of Class A Monthly Principal

\$0.000000 -----

3. The amount of distribution in respect

\$0.000000

of Collateral Monthly Principal

4. The amount of distribution in respect of Collateral Monthly Interest

\$4.184728

5. The amount of distribution in respect

\$0.000000

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).

1. The amount of the current monthly accumulation in respect of Class A

Monthly Interest

\$3.616667

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

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

5. The amount of the current monthly

\$3.806111

\$0.000000

accumulation in respect of Class B Deficiency Amounts

6. The amount of the current monthly accumulation in respect of Class B Additional Interest

\$ 0.000000

\$0.000000 _____

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

| | the | Interest Funding Account | \$ 0.00 |
|-----|--------------|--|---------------------|
| 2. | | amount of the current quarterly | |
| | Clas | rest distribution in respect of s A | \$ 0.00 |
| 3. | inte Clas | amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal | \$ 0.000000 |
| 4. | | amount of the current quarterly rest distribution in respect of s | \$ 0.00 |
| 5. | inte Clas | amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt | \$ 0.000000 |
| Tnf | ormat | ion Regarding the Performance of the Trust | |
| | | | |
| 1. | | 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 | \$55,548,622.07 |
| | (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 | \$4,901,351.52 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$4,901,351.52 |
| 2. | Drin | cipal Receivables in the Trust | |
| ۷. | (a) | The aggregate amount of Principal | |
| | (a) | Receivables in the Trust as of the end of the day on the last day of the related Monthly Period | \$58,203,705,030.43 |
| | (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 | \$500,000,000.00 |
| | | | |
| | (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 | \$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 | |
| | | | |

D.

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 Collateral Interest as of the end of the day on the last day of the related Monthly period

\$37,500,000.00

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

May 1, 2001 through May 31, 2001 0.86%

(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

 $\begin{array}{lll} \text{(k)} & \text{The Collateral Floating Allocation} \\ & \text{with respect to the related Monthly} \\ & \text{Period} & \text{0.075} \end{array}$

(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

(o) 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: | | 1.81% | 1,079,185,343.33 |
| (b) | 60 - 89 days: | | 0.99% | 588,795,796.92 |
| (c) | 90 - 119 days: | | 0.78% | 464,701,965.89 |
| (d) | 120 - 149 days: | | 0.69% | 411,804,793.53 |
| (e) | 150 or more days: | | 0.57% | 339,264,745.77 |
| | | Total | 4.84% | 2,883,752,645.44 |

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,271,653.35

(b) The Class A Investor Default Amount for the related Monthly Period

\$1,930,905.21

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

\$170,374.07

| | (d) | The Collateral Default Amount for the related Monthly Period | \$170,374.07 |
|----|------|--|--------------|
| 5. | 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 | \$ 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 | \$ 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) | Fee payable by the Trust to the Servicer for the related Monthly | 620 062 50 |
| | | 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) | \$1,679,812.50 |
| | | | |

| (b) | The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date | \$1,537,083.33 |
|----------|--|-----------------------|
| (c) | The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date | \$142,729.17 |
| (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 | \$6,699,392.32 |
| (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$591,123.06 |
| (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$591,123.06 |
| 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 | \$6,965,017.32 |
| (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 | \$614,560.56 |
| (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 | \$614 , 560.56 |
| 12. Por | tfolio Yield | |
| (a) | The Portfolio Yield for the related Monthly Period | 14.21% |
| (b) | The Portfolio Adjusted Yield | 7.17% |
| LIBOR De | terminations | |
| LIBOR ra | tes for the related Interest Period: | |
| Class A | and Class B determination - | 4.07000% |
| Collater | al Interest determination - | 4.12625% |

E.

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-M

FORM OF MONTHLY CERTIFICATEHOLDERS'STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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).

| t of distribution in respect A Monthly Principal | \$0.00000 |
|---|-------------|
| t of distribution in respect B Monthly Principal | \$0.00000 |
| t of distribution in respect C Monthly Principal | \$0.00000 |
| t of distribution in respect A Monthly Interest | \$3.687708 |
| t of distribution in respect A Deficiency Amounts | \$0.000000 |
| t of distribution in respect A Additional Interest | \$0.000000 |
| t of distribution in respect B Monthly Interest | \$3.851319 |
| t of distribution in respect B Deficiency Amounts | \$0.00000 |
| t of distribution in respect B Additional Interest | \$0.00000 |
| t of distribution in respect C Monthly Interest | \$4.367986 |
| t of distribution in respect C Deficiency Amounts | \$0.000000 |
| t of distribution in respect 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 | \$111,097,236.59 |
|----|------|---|--------------------------|
| | (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 | \$9,802,695.37 |
| | (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 | \$9,802,695.37 |
| 2. | Prin | 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 | \$58,203,705,030.43 |
| | (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 |
| | | | |

| | (j) | The Floating Investor Perespect to the period: | ercentage | with | | |
|----|------|--|-----------|---------------------------------------|------------|--------------------|
| | | May 1, 2001 through May | 31, 2001 | 1.72% | | |
| | (k) | The Class A Floating All with respect to the relationship | | hly | 0.8 | 350 |
| | (1) | The Class B Floating Alwith respect to the relation | | hly | 0.0 |)75 |
| | (m) | The Class C Floating Al. with respect to the relative Period 0.075 | | hly | _ | |
| | (n) | The Fixed Investor Percerespect to the related N | _ | | | J/A |
| | (0) | The Class A Fixed Allocarespect to the related N | | | | N/A |
| | (p) | The Class B Fixed Allocarespect to the related N | | | - | N/A |
| | (q) | The Class C Fixed Allocarespect to the related N | | | _ | N/A |
| 3. | Deli | nquent Balances | | | | |
| | were | aggregate amount of outst delinquent as of the end ted Monthly Period: | | | | |
| | | | | Percentage of Total Receivables | Acco | unt |
| | (a) | 30 - 59 days: | | 1.81% | 1,079,18 | 35 , 343.33 |
| | (b) | 60 - 89 days: | | 0.99% | 588,795, | |
| | (c) | 90 - 119 days: | | 0.78% | 464,701, | 965.89 |
| | (d) | 120 - 149 days: | | 0.69% | 411,804, | 793.53 |
| | (e) | 150 or more days: | | 0.57% | 339,264, | 745.77 |
| | | | Total | 4.84% | 2,883,75 | 52,645.44 |
| 4. | Inve | stor Default Amount | | | | |
| | (a) | The Aggregate Investor I for the related Monthly | | mount | \$ 4,543,3 | 805.97 |
| | (h) | The Class A Investor De | fault Amo | uint | | |

| (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$ 4,543,305.97 |
|-----|--|-----------------|
| (b) | The Class A Investor Default Amount for the related Monthly Period | \$3,861,810.21 |
| (c) | The Class B Investor Default Amount | |

(c) The Class B Investor Default Amount for the related Monthly Period \$340,747.88

(d) The Class C Default Amount for the related Monthly Period \$340,747.88

5. Investor Charge Offs

(a) The aggregate amount of Class A $$\operatorname{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 Class C Investor Charge Offs for the related Monthly Period | \$ 0.00 |
| (f) | The aggregate amount of Class C Investor 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 Class C Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date | \$ 0.00 |
| (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 | \$ 0.00 |
| 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 | \$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 Class C Servicing Fee payable by the Trust to the Servicer for the related Monthly \$78,125.00 Period -----(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$625,000.00 -----7. Reallocations 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 \$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. 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 \$ 0.00 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 \$ 0.00 Available Funds (e) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C \$ 0.00 Available Funds _____ 9. Reserve Account

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

\$ 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 | \$13,398,783.33 | |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,182,245.31 | |
| | (c) | The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,182,245.31 | |
| 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 | \$13,930,033.33 | |
| | (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 | \$1,229,120.31 | |
| | (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 | \$1,229,120.31 | |
| 1.0 | _ | 16.11. 27.11 | | |
| 12. | | The Portfolio Yield for the related | | |
| | (a) | Monthly Period | 14.21% | |
| | (b) | The Portfolio Adjusted Yield | 7.28% | |
| LIBOR Determinations | | | | |
| LIBO | OR ra | tes for the Interest Period of | | |

May 15, 2001 through June 14, 2001: 4.12250%

C.

MBNA AMERICA BANK,
NATIO Jack Fioravanti
NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1997-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 \$3.644653 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 \$3.808264 _____ 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 \$4.069826 _____ 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 | \$83,322,929.18 |
|------|--|---------------------|
| (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 | \$7,352,019.45 |
| (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$7,352,019.45 |
| 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 | \$58,203,705,030.43 |
| (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 | \$750,000,000.00 |
| (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 | \$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: | |
| | May 1, 2001 through May 31, 2001 1.29% | |
| (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 | | 0.07 | 5 |
|-------|---|------------------------|------------------|---------------------|
| (1) | mb. Callatanal Diagram allegat | | | |
| (1) | The Collateral Floating Allocat with respect to the related Mon | | | |
| | Period | | | 0.075 |
| (m) | The Fixed Investor Percentage w | ıi+h | | |
| (111) | respect to the related Monthly | | | N/A |
| | | | | |
| (n) | The Class A Fixed Allocation wi respect to the related Monthly | | | N/A |
| | respect to the related henchry | 101104 | | |
| (0) | The Class B Fixed Allocation wi | | | |
| | respect to the related Monthly | Period | N/A | |
| (q) | The Collateral Fixed Allocation | with | | |
| (P) | respect to the related Monthly | | 1 | N/A |
| | | | | |
| Deli | nquent Balances | | | |
| were | aggregate amount of outstanding e delinquent as of the end of the ated Monthly Period: | | | |
| | | Percentag | je Ag | gregate |
| | | of Total Receivable | | ccount alance |
| (-) | 20 50 days | | | |
| (a) | - | | | 85,343.33 |
| (b) | 60 - 89 days: | 0.99% | | 95 , 796.92 |
| (C) | 90 - 119 days: | 0.78% | | 01,965.89 |
| (d) | 120 - 149 days: | 0.69% | | 04,793.53 |
| (e) | 150 or more days: | 0.57% | 339,2 | 64,745.77 |
| | Total | | 2,883,7 | 52,645.44 |
| Tnrre | estor Default Amount | | | |
| Inve | | | | |
| (a) | The Aggregate Investor Default for the related Monthly Period | Amount | \$3,407 | ,479.42 |
| | - | | | |
| (b) | The Class A Investor Default Am | nount | | |
| | for the related Monthly Period | | \$2 , 896 | , 357.70 |
| (c) | The Class B Investor Default Am | าดเมาาะ | | |
| (0) | for the related Monthly Period | | \$255 , 5 | 60.86 |
| | | | | |
| (d) | The Collateral Default Amount f the related Monthly Period | for | \$255 , 5 | 60.86 |
| | | | | |
| Inve | estor Charge Offs | | | |
| (a) | The aggregate amount of Class A | | | |
| | Investor Charge Offs for the re Monthly Period | elated | \$ 0. | 0 0 |
| | nonenty retrod | | | |
| (b) | The aggregate amount of Class A | A | | |
| | Investor Charge Offs set forth 5 (a) above per \$1,000 of original contents of the set of | | | |
| | certificate principal amount | - | \$ 0. | 00 |
| | | | | |
| (c) | The aggregate amount of Class E Investor Charge Offs for the re | | | |
| | Monthly Period | - | \$ 0. | 0.0 |

\$ 0.00

3.

4.

5.

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 |
|------|--|--------------|
| (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 | \$ 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 |
| 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 |

| | (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 | | ,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 | ,049,087.97 |

(b) The amount of Class B Available Funds

| | | on deposit in the Finance Charge Account on the related Transfer Date | \$886,683.86 |
|-------|---------------------------|--|-----------------|
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$886,683.86 |
| 10. | 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, allocated in respect of the Class A Certificates | \$10,447,525.47 |
| | (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 | \$921,840.11 |
| | (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 | \$921,840.11 |
| 11. | Port | folio Yield | |
| | (a) | The Portfolio Yield for the related Monthly Period | 14.21% |
| | (b) | The Portfolio Adjusted Yield | 7.35% |
| Floa | ating | Rate Determinations | |
| | | tes for the related Interest Period: and Class B determination - | 4.12250% |
| Col | llater | al Interest determination - | 4.12625% |
| ck Fi | MERICA Lorava NATIO | | |

MBN. Jack ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice Presiden

1997-C

C.

| | CUSIP 55262TCF8 CUSIP 55262TCG6 | Exhibit 20.1 |
|---------|--|----------------|
| FORM OF | 'MONTHLY CERTIFICATEHOLDERS' STATEMENT | |
| SERIES | 1997-E | |
| MBNA AN | MERICA BANK, NATIONAL ASSOCIATION | |
| MBNA MA | STER CREDIT CARD TRUST II | |
| MONTHLY | PERIOD ENDING MAY 31, 2001 | |
| the Dis | formation which is required to be prepared witribution Date of June 15, 2001, and with rance of the trust during the month of May, with below. | respect to the |
| _ | ized terms used in this statement have theirs set forth in the Pooling and Servicing Ag | = |
| Dis | Formation Regarding the Current Monthly Stribution to Certificateholders (Stated on 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 Monthly Interest | \$3.957882 |
| 5. | The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest | \$0.000000 |
| Funding | formation Regarding the current Monthly Accu Account (Stated on the Basis of \$1,000 Ori cal Amount). | |
| 1. | The amount of the current monthly accumulation in respect of Class A Monthly Interest | \$4.167778 |
| 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 | A4 24666 |
| | Monthly Interest | \$4.340000 |

6. The amount of the current monthly accumulation in respect of Class $\ensuremath{\mathsf{B}}$ Additional Interest \$0.000000 -----

\$ 0.000000

5. The amount of the current monthly accumulation in respect of Class B

Deficiency Amounts

| Inf | ormat | ion Regarding the Current Quarterly Interest | Dis | tribution |
|-----|--------------|--|--------------|-----------------|
| 1. | | total amount of distribution from Interest Funding Account | \$ | 0.00 |
| 2. | | amount of the current quarterly rest distribution in respect of s A | | 0.00 |
| 3. | inte Clas | amount of the current quarterly trest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal nt | \$ | 0.000000 |
| 4. | | amount of the current quarterly rest distribution in respect of s B | \$ | 0.00 |
| 5. | inte Clas | amount of the current quarterly trest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt | | 0.000000 |
| Inf | ormat | 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 | \$83 | ,322,929.18 |
| | (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 , | 352,019.45 |
| | (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 , | 352,019.45 |
| 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 | | ,203,705,030.43 |
| | (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 | | 0,000,000.00 |
| | (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 | \$75 | 0,000,000.00 |
| | (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 | | 7,500,000.00 |

(e) The amount of Principal Receivables

C.

D.

| | 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: | |
| | May 1, 2001 through May 31, 2001 1.29% | |
| (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 | |

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:

N/A

respect to the related Monthly Period

| | | | Percentage of Total Receivables | Account |
|-----|-------------------|-------|---------------------------------------|------------------|
| (a) | 30 - 59 days: | | 1.81% | 1,079,185,343.33 |
| (b) | 60 - 89 days: | | 0.99% | 588,795,796.92 |
| (c) | 90 - 119 days: | | 0.78% | 464,701,965.89 |
| (d) | 120 - 149 days: | | 0.69% | 411,804,793.53 |
| (e) | 150 or more days: | | 0.57% | 339,264,745.77 |
| | | Total | 4.84% | 2,883,752,645.44 |

\$ 0.000000

| 4. | Inve | stor Default Amount | | |
|----|------|--|--------------|------------|
| | (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$3 , | 407,479.42 |
| | (b) | The Class A Investor Default Amount for the related Monthly Period | \$2 , | 896,357.70 |
| | (c) | The Class B Investor Default Amount for the related Monthly Period | \$25 | 55,560.86 |
| | (d) | The Collateral Default Amount for the related Monthly Period | \$25 | 55,560.86 |
| 5. | 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 | \$ | 0.000000 |
| | (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 principal amount | \$ | 0.000000 |
| | (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 | s | 0.00000 |
| | (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

| | (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 | \$ 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 | |
| Prir | 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) | \$ 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. Inter | rest 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) | \$5,615,000.00 |
| (b) | The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date | \$2,656,958.33 |
| (c) | The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date | \$244,125.00 |
| (d) | The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date | \$9,380.00 |
| 10. Ava | ilable Funds | |
| (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$10,058,467.97 |
| (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$886,683.86 |
| (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$886,683.86 |
| 11. Col | lection of Finance Charge Receivables | |

The aggregate amount of Collections of Finance Charge Receivables and Annual (a)

| | Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates | \$10,456,905.47 |
|---------------------|--|---------------------|
| (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 | \$921,840.11 |
| (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 | \$921,840.11 |
| | | |
| 12. Pc | ortfolio Yield | |
| 12. Po | ortfolio Yield The Portfolio Yield for the related Monthly Period | 14.23% |
| | The Portfolio Yield for the related Monthly Period | |
| (a) (b) | The Portfolio Yield for the related Monthly Period | 7.11% |
| (a) (b) E. Floating | The Portfolio Yield for the related Monthly Period The Portfolio Adjusted Yield | 7.11% |

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1997-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 \$3.799653 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 \$4.013610 -----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 | \$78,421,577.88 |
|----|------|--|---------------------|
| | (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 | \$6,927,239.62 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$6,927,239.62 |
| 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 | \$58,203,705,030.43 |
| | (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 the related Monthly Period | \$600,000,000.00 |
| | (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 | \$600,000,000.00 |
| | (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 | \$53,000,000.00 |
| | (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 | \$53,000,000.00 |
| | (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 | \$53,000,000.00 |
| | (i) | The Floating Investor Percentage with respect to the period: | |
| | | May 1, 2001 through May 31, 2001 1.21% | |
| | | | |

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

| | | Period | | 0.850 |
|----|------|---|----------------------------------|------------------|
| | (k) | The Class B Floating Allocativith respect to the related Me Period | | 0.075 |
| | (1) | The Collateral Floating Allocwith respect to the related Mereniod | | 0.075 |
| | (m) | The Fixed Investor Percentage respect to the related Monthl | | N/A |
| | (n) | The Class A Fixed Allocation respect to the related Monthl | | N/A |
| | (0) | The Class B Fixed Allocation respect to the related Monthl | | N/A |
| | (p) | The Collateral Fixed Allocation respect to the related Monthly | | N/A |
| 3. | Deli | nquent Balances | | |
| | were | aggregate amount of outstanding delinquent as of the end of the delinquent as of the end of the delinquent as the monthly Period: | | |
| | | | Percenta of Tota Receivabl | |
| | (a) | 30 - 59 days: | 1.81% | 1,079,185,343.33 |
| | (b) | 60 - 89 days: | 0.99% | 588,795,796.92 |
| | (c) | 90 - 119 days: | 0.78% | 464,701,965.89 |
| | (d) | 120 - 149 days: | 0.69% | 411,804,793.53 |
| | (e) | 150 or more days: | 0.57% | 339,264,745.77 |
| | | Tota | | 2,883,752,645.44 |
| 4. | Inve | estor Default Amount | | |
| | (a) | The Aggregate Investor Defaultor the related Monthly Period | | \$3,207,574.07 |
| | (b) | The Class A Investor Default for the related Monthly Period | | \$2,725,983.65 |
| | (c) | The Class B Investor Default for the related Monthly Period | | \$240,795.21 |
| | (d) | The Collateral Default Amount the related Monthly Period | for | \$240,795.21 |
| 5. | Inve | estor Charge Offs | | |
| | (a) | The aggregate amount of Class Investor Charge Offs for the 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 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 | \$ 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 |
| Inve | estor Servicing Fee | |
| (a) | The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$625,000.01 |
| (b) | The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$55,208.33 |

(c) The amount of the Collateral Servicing

6.

| | | Servicer for the related Monthly | ¢EE 200 22 |
|----|------|--|-----------------------|
| | | 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. | 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 | \$53,000,000.00 |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution Date | \$53,000,000.00 |
| | (e) | The Class B Adjusted Investor Interest as of the close of business on this Distributi Date | on \$53,000,000.00 |
| 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 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

| | | 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 for the related Transfer Date | \$1,143,309.33 |
| | (b) | The amount of the Net Swap Payment for the related Transfer Date | \$ 0.00 |
| 11. | Avai | lable Funds | |
| | (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$ 10,601,273.65 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$835,453.67 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$835,453.67 |
| 12. | 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, 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 | \$ 10,976,273.65 |
| | (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 | \$ 868,578.67 |
| | (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 | \$ 868,578.67 |
| | | | |
| 13. | Port | folio Yield | |

in the Reserve Account deposited in the

is. Forcionio menu

(a) The Portfolio Yield for the related Monthly Period

| (b) The folciotio Adjusted field | 7.410 |
|---|----------|
| C. Floating Rate Determinations | |
| LIBOR rates for the related Interest Period: Class A and Class B determination - | 4.12250% |
| Collateral Interest determination - | 4.12625% |
| 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 |

7.41%

(b) The Portfolio Adjusted Yield

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer

Name: Jack Fioravanti Title: Senior Vice President

1997-F

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 \$5.458333 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 \$3.816875 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 \$4.112882 -----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. 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 | \$83,322,929.18 |
|----|------|--|---------------------|
| | (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 | \$7,352,019.45 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$7,352,019.45 |
| 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 | \$58,203,705,030.43 |
| | | | |
| | (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 | \$750,000,000.00 |
| | (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 | \$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: | |
| | | Mary 1 2001 +hrough Mary 21 2001 1 20% | |

May 1, 2001 through May 31, 2001 1.29%

| (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: | | 1.81% | 1,079,185,343.33 |
| (b) | 60 - 89 days: | | 0.99% | 588,795,796.92 |
| (c) | 90 - 119 days: | | 0.78% | 464,701,965.89 |
| (d) | 120 - 149 days: | | 0.69% | 411,804,793.53 |
| (e) | 150 or more days: | | 0.57% | 339,264,745.77 |
| | | Total | 4.84% | 2,883,752,645.44 |

4. Investor Default Amount

| (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$3,407,479.42 |
|-----|--|--------------------|
| (b) | The Class A Investor Default Amount for the related Monthly Period | \$2,896,357.70 |
| (c) | The Class B Investor Default Amount for the related Monthly Period | \$255,560.86 |
| (d) | The Collateral Default Amount for the related Monthly Period | \$255,560.86 |

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

| | Servicer for the related Monthly Period | \$58 , 593.75 |
|------|--|----------------------|
| (b) | The amount of the Class B Servicing Fee payable by the Trust to the | |
| (a) | The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$664,062.50 |
| Inve | stor Servicing Fee | |
| (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 |
| (k) | The aggregate amount of Collateral 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 Distri- bution 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 |
| (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 |
| (g) | The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date | \$ 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 |
| (e) | The aggregate amount of Collateral 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 |
| (c) | The aggregate amount of Class B Investor Charge Offs for the related Monthly Period | \$ 0.00 |
| | Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount | \$ 0.00 |

(c) The amount of the Collateral Servicing

6.

| | | Fee payable by the Trust to the Servicer for the related Monthly Period | \$5 - | 8,593.75 |
|-----|------|--|----------|--------------------|
| | (d) | The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period | \$4 - | 68 , 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 | \$ - | 0.00 |
| | (c) | The Collateral Interest as of the close of business on this Distribution Date | | 6,250,000.00 |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution Date | | 6,250,000.00 |
| | (e) | The Class B Adjusted Investor Interest as of the close of business on this Distributi Date | \$5 | 6,250,000.00 |
| 8. | Coll | ection of Finance Charge Receivables | | |
| | (a) | Class A Available Funds plus Servicer Interchange Allocated to Class A | \$ | 11,617,240.22 |
| | (b) | Class B Available Funds plus Servicer Interchange Allocated to Class B | \$ | 921,840.11 |
| | (c) | Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest | \$ | 921,840.11 |
| 9. | 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 |
| 10. | Rese | rve 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 |
| 11. | Swan | Reserve Fund | |
| 11. | - | | |
| | (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 |
| 12. | Swap | Cash Flows | |
| | | The amount of the Net Swap Receipt for the related Transfer Date | \$1,169,714.75 |
| | (b) | The amount of the Net Swap Payment for the related Transfer Date | \$ 0.00 |
| 13. Av | ailab | le Funds | |
| | (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$11,218,802.72 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$ 886,683.86 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$ 886,683.86 |
| 14. | Port | folio Yield | |
| | (a) | The Portfolio Yield for the related Monthly Period14.21% | |
| | (b) | The Portfolio Adjusted Yield7.37% | |
| C. Floa | ting | Rate Determinations | |
| LIB | OR ra | tes for the related Interest Period: | |
| Cla | ss B | determination -4.12250% | |
| Col | later | al Interest determination -4.12625% | |
| | | 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 | |
| | ⊥und | Ed:INO | |
| 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?

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 \$3.653264 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 \$3.808264 _____ 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 \$4.091354 _____ 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

(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:

May 1, 2001 through May 31, 2001 1.29%

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

| (k) | The Class B Floating Allocation with respect to the related Monperiod | | 0.075 |
|------|---|-------------------------------------|------------------|
| (1) | The Collateral Floating Allocat with respect to the related Mon-Period | | 0.075 |
| | | | |
| (m) | The Fixed Investor Percentage was respect to the related Monthly | | N/A |
| (n) | The Class A Fixed Allocation wirespect to the related Monthly | | N/A |
| (0) | The Class B Fixed Allocation wirespect to the related Monthly | | N/A |
| (p) | The Collateral Fixed Allocation respect to the related Monthly | | |
| | | | |
| Deli | nquent Balances | | |
| were | aggregate amount of outstanding landled delinquent as of the end of the ted Monthly Period: | | |
| | | Percentag of Total Receivable | |
| (a) | 30 - 59 days: | 1.81% | 1,079,185,343.33 |
| (b) | 60 - 89 days: | 0.99% | 588,795,796.92 |
| (c) | 90 - 119 days: | 0.78% | |
| (d) | 120 - 149 days: | 0.69% | |
| (e) | 150 or more days: | 0.57% | |
| (e) | 130 OI MOTE days. | | ' ' |
| | Total | 4.84% | 2,883,752,645.44 |
| Inve | stor Default Amount | | |
| (a) | The Aggregate Investor Default a for the related Monthly Period | Amount | \$3,407,479.42 |
| (b) | The Class A Investor Default Ame for the related Monthly Period | ount | \$2,896,357.70 |
| (c) | The Class B Investor Default Amo | ount | \$255,560.86 |
| (d) | The Collateral Default Amount for the related Monthly Period | or | \$255,560.86 |
| Inve | stor Charge Offs | | _ |
| (a) | The aggregate amount of Class A Investor Charge Offs for the re- | | 6 0 00 |
| | Monthly Period | | \$ 0.00 |
| (b) | The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount | in | \$ 0.00 |
| (c) | The aggregate amount of Class B Investor Charge Offs for the re- Monthly Period | lated | \$ 0.00 |

3.

4.

5.

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

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

Period

\$58.593.75

| 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 | \$56 | 5,250,000.00 |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution Date | \$56 | 5,250,000.00 |
| | (e) | The Class B Adjusted Investor Interest as of the close of business on this Distribution Date | | 5,250,000.00 |
| 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 |

9. Available Funds

Transfer Date

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

(f) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related

\$ 0.00

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account \$886,683.86 on the related Transfer Date (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86 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 \$10,447,525.47 (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 \$921,840.11 (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 \$921,840.11

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.21%

(b) The Portfolio Adjusted Yield

7.34%

C. Floating Rate Determinations

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

Collateral Interest determination -

4.12250% ------4.12625%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice Presiden FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 \$3.653264 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 \$3.825486 _____ 8. The amount of distribution in respect \$ 0.000000 of Class B Deficiency Amount 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 \$4.155937 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 \$7,352,019.45 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7.352.019.45 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 \$58,203,705,030.43 (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: May 1, 2001 through May 31, 2001 1.29% (j) The Class A Floating Allocation with respect to the related Monthly Period 0.850

(k) The Class B Floating Allocation

period 0.075

with respect to the related Monthly

| (1) | The Collateral Floating Allocat with respect to the related Mon | | |
|-------|---|------------------------|------------------|
| | Period | CIII y | 0.075 |
| (m) | The Fixed Investor Percentage w | | /- |
| | respect to the related Monthly | Period | N/A |
| (n) | The Class A Fixed Allocation wi | th | |
| | respect to the related Monthly | Period | N/A |
| (0) | The Class B Fixed Allocation wi | th | |
| | respect to the related Monthly | Period | N/A |
| (p) | The Collateral Fixed Allocation respect to the related Monthly | | N/A |
| | | | |
| | nquent Balances | | |
| were | aggregate amount of outstanding to delinquent as of the end of the ated Monthly Period: | | |
| | | _ | e Aggregate |
| | | of Total Receivable | |
| (a) | 30 - 59 days: | 1.81% | 1,079,185,343.33 |
| (b) | 60 - 89 days: | 0.99% | 588,795,796.92 |
| (c) | 90 - 119 days: | 0.78% | 464,701,965.89 |
| (d) | 120 - 149 days: | 0.69% | 411,804,793.53 |
| (e) | 150 or more days: | 0.57% | 339,264,745.77 |
| | Total | 4.84% | 2,883,752,645.44 |
| Inve | estor Default Amount | | |
| (a) | The Aggregate Investor Default for the related Monthly Period | Amount | \$3,407,479.42 |
| (b) | The Class A Investor Default Am for the related Monthly Period | ount | \$2,896,357.70 |
| (.) | ml ol o D To o l o D Co l o Do | | |
| (c) | The Class B Investor Default Am for the related Monthly Period | ount | \$255,560.86 |
| (d) | The Collateral Default Amount f the related Monthly Period | or | \$255,560.86 |
| 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 5 (a) above per \$1,000 of origi | | |
| | certificate principal amount | | \$ 0.00 |
| (c) | The aggregate amount of Class B | | |
| , -, | Investor Charge Offs for the re Monthly Period | | \$ 0.00 |
| | - 4 | | |

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5.

(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 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 | \$ 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 |
| 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 |

6.

| | (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 | \$10,049,087.97 |
| | 43. 3 | | |

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

| | | on the related Transfer Date | \$886,683.86 |
|-----|------|---|-----------------|
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$886,683.86 |
| 10. | 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 | \$10,447,525.47 |
| | (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 | \$921,840.11 |
| | (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 | \$921,840.11 |
| 11. | Port | folio Yield | |
| | (a) | The Portfolio Yield for the related Monthly Period | 14.21% |
| | (b) | The Portfolio Adjusted Yield | 7.33% |
| | | | |

4.12250%

4.12625%

C. Floating Rate Determinations

NAL ASSOCIATION,

Name: Jack Fioravanti Title: Senior Vice President

MBNA AMERICA BANK, NATIO Jack Fioravanti

Servicer

1997-K

LIBOR rates for the related Interest Period:

Class A and Class B determination -

Collateral Interest determination -

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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

2. The amount of distribution in respect of Class B Monthly Principal $\begin{tabular}{ll} \end{tabular} \label{eq:class}$

\$0.000000

\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal

\$0.000000

4. The amount of distribution in respect of Collateral Monthly Interest

\$3.983715

 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

\$4.193611

 The amount of the current monthly accumulation in respect of Class A Deficiency Amounts

\$0.000000

 The amount of the current monthly accumulation in respect of Class A Additional Interest

\$0.00000

 The amount of the current monthly accumulation in respect of Class B Monthly Interest

\$4.331389

 The amount of the current monthly accumulation in respect of Class B Deficiency Amounts

\$ 0.000000

The amount of the current monthly accumulation in respect of Class B Additional Interest -----

\$0.00000

| C. | Inf | ormat | ion Regarding the Current Quarterly Interest | Dis | tribution |
|----|-----|--------------|--|-----|-----------------|
| | 1. | | total amount of distribution from Interest Funding Account | \$ | 0.00 |
| | 2. | | amount of the current quarterly rest distribution in respect of s A | \$ | 0.00 |
| | 3. | inte Clas | amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal | \$ | 0.000000 |
| | 4. | | amount of the current quarterly rest distribution in respect of s B | \$ | 0.00 |
| | 5. | inte Clas | amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt | \$ | 0.000000 |
| D. | Inf | ormat | 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 | | ,322,929.18 |
| | | (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 | | 352,019.45 |
| | | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | | 352,019.45 |
| | 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 | | ,203,705,030.43 |
| | | (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 | | 0,000,000.00 |
| | | (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 | | 0,000,000.00 |
| | | (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 | | 7,500,000.00 |
| | | (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 | | \$637,500,000.00 |
|--------|------|--|---------------------------------------|------------------|
| | | day of the folded honory for | | |
| | (f) | The amount of Principal Receiva in the Trust represented by the Class B Investor Interest as of the end of the day on the last of the related Monthly Period | | \$56,250,000.00 |
| | | - | | |
| | (g) | The amount of Principal Receiva the Trust represented by the Cl Adjusted Interest as of the end day on the last day of the rela Monthly period | ass B l of the | \$56,250,000.00 |
| | | | | |
| | (h) | The amount of Principal Receiva the Trust represented by the Co Interest as of the end of the d last day of the related Monthly | llateral ay on the | \$56,250,000.00 |
| | (i) | The Floating Investor Percentag respect to the period: | e with | |
| May 1, | 2001 | through May 31, 20011.29% | | |
| | | | | |
| | (j) | The Class A Floating Allocation with respect to the related Mon Period | | 0.850 |
| | (k) | The Class B Floating Allocation with respect to the related Monperiod 0.075 | | |
| | (1) | The Collateral Floating Allocat with respect to the related Mon Period | | 0.075 |
| | (m) | The Fixed Investor Percentage w respect to the related Monthly | | N/A |
| | (n) | The Class A Fixed Allocation wi respect to the related Monthly | | N/A |
| | (0) | The Class B Fixed Allocation wi respect to the related Monthly | | N/A |
| | (p) | The Collateral Fixed Allocation respect to the related Monthly | | N/A |
| 3. | Del | inquent Balances | | |
| | were | aggregate amount of outstanding e delinquent as of the end of the ated Monthly Period: | | |
| | | | Percentage of Total Receivables | Account |
| | (a) | 30 - 59 days: | 1.81% | 1,079,185,343.33 |
| | | 60 - 89 days: | 0.99% | 588,795,796.92 |
| | | 90 - 119 days: | 0.78% | 464,701,965.89 |
| | | 120 - 149 days: | 0.70% | 411,804,793.53 |
| | | 150 or more days: | 0.57% | 339,264,745.77 |
| | (0) | | | ,, |

4. Investor Default Amount (a) The Aggregate Investor Default Amount \$3,407,479.42 for the related Monthly Period ______ (b) The Class A Investor Default Amount for the related Monthly Period \$2,896,357.70 (c) The Class B Investor Default Amount \$255,560.86 for the related Monthly Period (d) The Collateral Default Amount for the related Monthly Period \$255,560.86 _____ 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 |
|-----|-------|--|-----------------------|
| | (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 | \$ 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 |
| Pri | 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) | \$ 0.00 |

8.

| | (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. | 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) | \$5,645,937.51 |
| | (b) | The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date | \$2,673,427.08 |
| | (c) | The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date | \$243,640.63 |
| | (d) | The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date | \$9,431.00 |
| 10. | . Ava | ilable Funds | |
| | (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$10,058,518.97 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$886,683.86 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$886,683.86 |

(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 \$10,456,956.47 The aggregate amount of Collections of (b)

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates

\$921,840.11 _____

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

\$921,840.11

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.23% -----

(b) The Portfolio Adjusted Yield

7.09% _____

E. Floating Rate Determinations

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

Collateral Interest determination -

4.76000% -----4.12625%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1997-M

CLASS A CUSI262TDC4Exhibit 20.22 CLASS B CUSIP 55262TDD2 SERTES 1998-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$3.644653
- 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\$3.773819

- 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\$4.026771 _____
- 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 \$83,322,929.18 ______
- (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 \$7,352,019.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,352,019.45 ______

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 \$58,203,705,030.43

(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:

May 1, 2001 through May 31, 2001 1.29%

(j) The Class A Floating Allocation with 0.850 respect to the related Monthly Period _ _____

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

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

(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 (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:1.81%1,079,185,343.33 (b) 60 - 89 days:0.99%588,795,796.92 (c) 90 - 119 days:0.78%464,701,965.89

(d) 120 - 149 days: 0.69%411,804,793.53

- -----_ _____

(e) 150 or more days: 0.57%339, 264, 745.77

- -----

Total4.84%2,883,752,645.44 _ _____

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,407,479.42

(b) The Class A Investor Default Amount for

the related Monthly Period \$2,896,357.70 ______

(c) The Class B Investor Default Amount for the related Monthly Period \$255,560.86

(d) The Collateral Default Amount for the related Monthly Period \$255,560.86

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\$

(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 \$10,049,087.97 _____
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86

- 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 \$10,447,525.47

(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 \$921,840.11

(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 \$921,840.11

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.21%

(b) The Portfolio Adjusted Yield 7.36%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.12250% - -----

Collateral Interest determination - 4.12625%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1998-A

CLASS A CUSI262TDF7Exhibit 20.23 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$3.618819
- 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\$3.765208
- 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 \$83,322,929.18

(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 \$7,352,019.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,352,019.45

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 \$58,203,705,030.43

(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:

May 1, 2001 through May 31, 20011.29%

(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 (g) 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:1.81%1,079,185,343.33 - -----(b) 60 - 89 days:0.99%588,795,796.92 _ _____ (c) 90 - 119 days:0.78%464,701,965.89 (d)120 - 149 days:0.69%411,804,793.53 _ _____ (e) 150 or more days: 0.57%339,264,745.77 - -----Total4.84%2,883,752,645.44 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,407,479.42 (b) The Class A Investor Default Amount for the related Monthly Period \$2,896,357.70 (c) The Class B Investor Default Amount for the related Monthly Period \$255,560.86 (d) The Collateral Default Amount for the related Monthly Period \$255,560.86 _____ 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 \$ (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 \$10,049,087.97
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86
- 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 \$10,447,525.47

(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 \$921,840.11

(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 \$921,840.11

- 11.Portfolio Yield
- (a)The Portfolio Yield for the related Monthly Period 14.21%
- (b) The Portfolio Adjusted Yield 7.32%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.12250%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Jack Fioravanti

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1998-C

CLASS A CUS262TDH3Exhibit 20.24 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$3.765208
- 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 \$62,083,752.32

(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 \$5,489,507.85

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,489,507.85

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 \$58,203,705,030.43

(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:

May 1, 2001 through May 31, 2001 0.96%

(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 ${\tt Period0.075}$

(m) The Collateral Floating Allocation with respect to the related Monthly ${\tt Period0.075}$

- -----

(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 (g) 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:1.81%1,079,185,343.33 - -----(b) 60 - 89 days:0.99%588,795,796.92 _ _____ (c) 90 - 119 days:0.78%464,701,965.89 (d)120 - 149 days:0.69%411,804,793.53 _ _____ (e) 150 or more days: 0.57%339,264,745.77 - -----Total4.84%2,883,752,645.44 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,539,708.03 (b) The Class A Investor Default Amount for the related Monthly Period \$2,158,070.49 (c) The Class B Investor Default Amount for the related Monthly Period \$190,818.77 ______ (d) The Collateral Default Amount for the related Monthly Period \$190,818.77 -----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 \$ (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 \$8,399,446.43

(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 \$688,307.14

(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 \$688,307.14

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 \$

(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\$615,015.48

(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 \$8,102,571.43
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$662,057.14
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$662,057.14

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.21%

- (b) The Portfolio Adjusted Yield 7.40%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.12250%

- ${\tt D.}$ Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 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 20.25 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$ 4.223750

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\$ 4.383056
- 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\$ 0.00000

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 \$98,026,976.18

(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 \$8,652,514.56

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,652,514.56

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 \$58,203,705,030.43

(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:

May 1, 2001 through May 31, 2001 1.52%

(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:1.81%1,079,185,343.33

(b) 60 - 89 days: 0.99%588,795,796.92

- -----

(c) 90 - 119 days:0.78%464,701,965.89

- -----

(d)120 - 149 days:0.69%411,804,793.53

- -----

(e) 150 or more days: 0.57%339,264,745.77

Total4.84%2,883,752,645.44

4.Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,009,013.42

| (b) The Class A Investor Default Amount fo the related Monthly Period \$3,407,479.68 |
|--|
| (c) The Class B Investor Default Amount fo the related Monthly Period \$300,766.87 |
| (d) The Collateral Default Amount for the related Monthly Period \$300,766.87 |
| |

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 per \$1.000 of original certificate principal amount \$0.000 per \$1.000 per \$

(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\$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

(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) \$6,692,846.67
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$3,167,812.50
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$290,158.28
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$11,180.00

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,833,635.43
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,043,529.30
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,043,529.30

- 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 \$12,302,385.43

(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 \$1,084,904.30

(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 \$1,084,904.30

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 14.23%

- -----

(b) The Portfolio Adjusted Yield 6.97%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.76000%

MBNA AMERICA BANK,
NATIO Jack Fioravanti
NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1998-E

CLASS A CUSI262TDM2Exhibit 20.26 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 \$ 4.420729

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\$ 4.575729
- 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 \$6,085,057.30

2. The amount of the current quarterly interest distribution in respect of Class A\$5,575,822.92

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\$ 13.119583

4.The amount of the current quarterly interest distribution in respect of Class B\$509,234.38

- 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\$ 13.579583
- 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 \$55,548,622.07
- (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 \$4,901,351.52
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,901,351.52
- 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 \$58,203,705,030.43
- (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:

May 1, 2001 through May 31, 2001 0.86%

(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 ${\tt PeriodN/A}$

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:1.81%1,079,185,343.33

- -----

(b) 60 - 89 days:0.99%588,795,796.92

(c) 90 - 119 days:0.78%464,701,965.89

- -----

(d) 120 - 149 days: 0.69%411,804,793.53

(e)150 or more days:0.57%339,264,745.77

- -----

Total4.84%2,883,752,645.44

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

| the related Monthly Period \$2,271,653.35 |
|--|
| (b) The Class A Investor Default Amount for the related Monthly Period \$1,930,905.21 |
| (c) The Class B Investor Default Amount for the related Monthly Period \$170,374.07 |
| (d) The Collateral Default Amount for the related Monthly Period \$170,374.07 |
| 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 \$

(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) \$6,085,057.30

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,878,809.90

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$171,589.85

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$13,945.00

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,713,337.32
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$591,123.06
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$591,123.06

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 \$6,978,962.32

(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 \$614,560.56

(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 \$614,560.56

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 14.25%

(b) The Portfolio Adjusted Yield 7.06%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.03375%

MBNA AMERICA BANK,
NATIO Jack Fioravanti
NAL
ASSOCIATION,
Servicer

Name: Jack Fioravanti Title: Senior Vice President

1998-F

CLASS A CUSI262TDP5Exhibit 20.27 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$3.661875
- 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\$3.894375

- 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\$4.302326 _____
- 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 \$83,322,929.18 ______
- (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 \$7,352,019.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,352,019.45

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 \$58,203,705,030.43

(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:

May 1, 2001 through May 31, 2001 1.29%

(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 ${\tt PeriodN/A}$

(n) The Class A Fixed Allocation with respect to the related Monthly ${\tt PeriodN/A}$

- -----

(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:1.81%1,079,185,343.33 (b) 60 - 89 days:0.99%588,795,796.92 (c) 90 - 119 days:0.78%464,701,965.89 - -----(d) 120 - 149 days: 0.69%411,804,793.53 _ _____ (e) 150 or more days: 0.57%339, 264, 745.77 - -----Total4.84%2,883,752,645.44 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,407,479.42 (b) The Class A Investor Default Amount for the related Monthly Period \$2,896,357.70 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$255,560.86 (d) The Collateral Default Amount for the related Monthly Period \$255,560.86 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\$ 0.0

(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 \$10,049,087.97 _____
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86

- 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 \$10,447,525.47

(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 \$921,840.11

(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 \$921,840.11

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.21%

(b) The Portfolio Adjusted Yield 7.31%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.12250% - -----

Collateral Interest determination - 4.12625%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1998-G

CLASS A CUSI262TDR1Exhibit 20.28 CLASS B CUSIP 55262TDS9 SERTES 1998-T

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$3.773819
- 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\$3.989097 -----

- 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\$4.285104 _____
- 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 \$83,322,929.18 ______
- (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 \$7,352,019.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,352,019.45

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 \$58,203,705,030.43

(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:

May 1, 2001 through May 31, 2001 1.29%

(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:1.81%1,079,185,343.33 (b) 60 - 89 days:0.99%588,795,796.92 (c) 90 - 119 days:0.78%464,701,965.89 - -----(d) 120 - 149 days: 0.69%411,804,793.53 _ _____ (e) 150 or more days: 0.57%339, 264, 745.77 - -----Total4.84%2,883,752,645.44 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,407,479.42 (b) The Class A Investor Default Amount for the related Monthly Period \$2,896,357.70 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$255,560.86 (d) The Collateral Default Amount for the related Monthly Period \$255,560.86 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\$ 0.0

(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

 $(f)\,\mathrm{The}$ Class A Investor Interest as of the close of business on this Distribution

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 \$10,049,087.97
- (b) The amount of Class B Available Funds on

deposit in the Finance Charge Account on the related Transfer Date \$886,683.86

- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86
- 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 \$10,447,525.47

(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 \$921,840.11

(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 \$921,840.11

11.Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 14.21%
- (b) The Portfolio Adjusted Yield 7.19%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.12250%

Collateral Interest determination - 4.12625%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1998-I

CLASS A CUSI262TDT7Exhibit 20.29 CLASS B CUSIP 55262TDU4 SERTES 1998-J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$4.629549 _____
- 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 \$86,263,734.02 ______
- (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 \$5,881,617.21

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,881,617.21

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 \$58,203,705,030.43

(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:

May 1, 2001 through May 31, 2001 1.29%

(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:1.81%1,079,185,343.33 (b) 60 - 89 days:0.99%588,795,796.92 (c) 90 - 119 days:0.78%464,701,965.89 - -----(d) 120 - 149 days: 0.69%411,804,793.53 _ _____ (e) 150 or more days: 0.57%339, 264, 745.77 - -----Total4.84%2,883,752,645.44 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,407,479.31 (b) The Class A Investor Default Amount for the related Monthly Period \$2,998,581.95 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$204,448.68 (d) The Collateral Default Amount for the related Monthly Period \$204,448.68 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\$

(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

 $7. {\tt Reallocations}$

(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 \$10,403,761.03
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$709,347.27
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$709,347.27
- 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 \$10,816,261.03

(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 \$737,472.27

(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 \$737,472.27

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.21%

(b) The Portfolio Adjusted Yield 7.06%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:

Collateral Interest determination - 4.12625% - -----

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer

Name: Jack Fioravanti Title: Senior Vice President

1998-J

CLASS A CUSI262TDZ3Exhibit 20.30 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$3.670486
- 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\$3.868542
- 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 \$55,548,622.07

(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 \$4,901,351.52

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,901,351.52

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 \$58,203,705,030.43

(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 \$500,000,000.00

(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:

May 1, 2001 through May 31, 2001 0.86%

(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:1.81%1,079,185,343.33 (b) 60 - 89 days: 0.99%588, 795, 796.92 - -----(c) 90 - 119 days: 0.78%464,701,965.89 - -----(d) 120 - 149 days: 0.69%411,804,793.53 (e) 150 or more days: 0.57%339, 264, 745.77 Total4.84%2,883,752,645.44 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,271,653.35

(b) The Class A Investor Default Amount for the related Monthly Period \$1,930,905.21

(c) The Class B Investor Default Amount for the related Monthly Period \$170,374.07

(d) The Collateral Default Amount for the related Monthly Period \$170,374.07

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 \$6,699,392.32

- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$591,123.06
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$591,123.06
- 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 \$6,965,017.32

(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 \$614,560.56

(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 \$614,560.56

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 14.21%
- (b) The Portfolio Adjusted Yield 7.23%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.12250%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1999-A

CLASS A CUS262TEB5Exhibit 20.31 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 \$83,322,929.18 ______

(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 \$7,352,019.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,352,019.45

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 \$58,203,705,030.43

(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:

May 1, 2001 through May 31, 2001 1.29%

(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 ${\tt Period0.075}$

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(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 (g) 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:1.81%1,079,185,343.33 - -----(b) 60 - 89 days:0.99%588,795,796.92 _ _____ (c) 90 - 119 days:0.78%464,701,965.89 (d)120 - 149 days:0.69%411,804,793.53 _ _____ (e) 150 or more days: 0.57%339,264,745.77 - -----Total4.84%2,883,752,645.44 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,407,479.42 (b) The Class A Investor Default Amount for the related Monthly Period \$2,896,357.70 (c) The Class B Investor Default Amount for the related Monthly Period \$255,560.86 (d) The Collateral Default Amount for the related Monthly Period \$255,560.86 _____ 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 \$ (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 \$11,254,328.12

(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 \$921,840.11

(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 \$921,840.11

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 \$

(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 \$806,802.65

(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 \$10,855,890.62
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.21%

- -----

- (b) The Portfolio Adjusted Yield 7.18%
- ${\tt C.}$ 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-B

CLASS A CUSI262TEE9Exhibit 20.32 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$3.713542
- 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 \$55,548,622.07

(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 \$4,901,351.52

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,901,351.52

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 \$58,203,705,030.43

(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:

May 1, 2001 through May 31, 2001 0.86%

- (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 Period 0.075

(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:1.81%1,079,185,343.33 (b) 60 - 89 days: 0.99%588, 795, 796.92 - -----(c) 90 - 119 days: 0.78%464,701,965.89 - -----(d) 120 - 149 days: 0.69%411,804,793.53 (e) 150 or more days: 0.57%339, 264, 745.77 Total4.84%2,883,752,645.44 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,271,653.35

(b) The Class A Investor Default Amount for the related Monthly Period \$1,930,905.21

(c) The Class B Investor Default Amount for the related Monthly Period \$170,374.07

(d) The Collateral Default Amount for the related Monthly Period \$170,374.07

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

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(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 \$6,699,392.32

- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$591,123.06
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$591,123.06
- 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 \$6,965,017.32

(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 \$614,560.56

(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 \$614,560.56

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.21%

(b) The Portfolio Adjusted Yield 7.07%

C.Floating Rate Determinations

LIBOR rate for the Interest Period ending on this Distribution Date: 4.12250%

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

1999-D

CLASS A CUSI262TEH2Exhibit 20.33 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$3.657569
- 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\$3.825486
- 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\$4.152708
- 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 \$111,097,236.59

(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 \$9,802,695.37

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,802,695.37

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 \$58,203,705,030.43

(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:

May 1, 2001 through May 31, 2001 1.72%

(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:1.81%1,079,185,343.33 (b) 60 - 89 days: 0.99%588, 795, 796.92 - -----(c) 90 - 119 days: 0.78%464,701,965.89 - -----(d) 120 - 149 days: 0.69%411,804,793.53 (e) 150 or more days: 0.57%339, 264, 745.77

Total4.84%2,883,752,645.44

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,543,305.97

(b) The Class A Investor Default Amount for the related Monthly Period \$3,861,810.21

(c) The Class B Investor Default Amount for the related Monthly Period \$340,747.88

(d) The Collateral Default Amount for the related Monthly Period \$340,747.88

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 \$

(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 \$ -----

(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

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(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 \$13,398,783.33

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,182,245.31

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,182,245.31

- 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 \$13,930,033.33

(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 \$1,229,120.31

(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 \$1,229,120.31

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 14.21%

(b) The Portfolio Adjusted Yield 7.33%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.12250%

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

MBNA AMERICA BANK,

1999-E

CLASS A CUS262TEN9Exhibit 20.34 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$4.238819
- 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 \$83,322,929.18

(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 \$7,352,019.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,352,019.45

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 \$58,203,705,030.43

(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

(a) The amount of Principa

(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

May 1, 2001 through May 31, 2001 1.29%

(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 (g) 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:1.81%1,079,185,343.33 (b) 60 - 89 days:0.99%588,795,796.92 (c) 90 - 119 days:0.78%464,701,965.89 . -----(d) 120 - 149 days: 0.69%411,804,793.53 _ _____ (e) 150 or more days: 0.57%339, 264, 745.77 - -----Total4.84%2,883,752,645.44 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,407,479.42 (b) The Class A Investor Default Amount for the related Monthly Period \$2,896,357.70 (c) The Class B Investor Default Amount for the related Monthly Period \$255,560.86 -----(d) The Collateral Default Amount for the related Monthly Period \$255,560.86 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 \$

(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 (q) 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 \$11,454,266.36

(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 \$921,840.11

- (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 \$921,840.11
- 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 \$
- (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 \$1,006,740.89

(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 \$11,055,828.86

- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.21%

- -----

- (b) The Portfolio Adjusted Yield 7.16%
- ${\tt C.}$ 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, NATIONAL ASSOCIATION, Servi Jack Fioravanti cer

Name: Jack Fioravanti Title: Senior Vice President

1999-G

CLASS A CUSI262TEQ2Exhibit 20.35 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 \$ 4.279722

- 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\$ 4.512222
- 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 \$111,097,236.59
- (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 \$9,802,695.37
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,802,695.37
- 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 \$58,203,705,030.43
- (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:

May 1, 2001 through May 31, 2001 1.72%

(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 ${\tt PeriodN/A}$

(q) The Collateral Fixed Allocation with respect to the related Monthly ${\tt PeriodN/A}$

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:1.81%1,079,185,343.33

- -----

(b) 60 - 89 days:0.99%588,795,796.92

(c) 90 - 119 days:0.78%464,701,965.89

- -----

(d) 120 - 149 days: 0.69%411,804,793.53

(e) 150 or more days: 0.57%339, 264, 745.77

- -----

_ _____

Total4.84%2,883,752,645.44

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

| the related Monthly Period \$4,543,305.97 |
|--|
| (b) The Class A Investor Default Amount for the related Monthly Period \$3,861,810.21 |
| (c) The Class B Investor Default Amount for the related Monthly Period \$340,747.88 |
| (d) The Collateral Default Amount for the related Monthly Period \$340,747.88 |
| 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 \$ 0.0

(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) \$7,695,833.33
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$3,637,763.89
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$338,416.67
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$12,856.00

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$13,411,639.33
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,182,245.31
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,182,245.31

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 \$13,942,889.33
- (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 \$1,229,120.31
- (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 \$1,229,120.31

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.23%

(b) The Portfolio Adjusted Yield 6.84%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.76000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer

Name: Jack Fioravanti Title: Senior Vice President

1999-Н

CLASS A CUS262TES8Exhibit 20.36 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 \$83,322,929.18

(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 \$7,352,019.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,352,019.45

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 \$58,203,705,030.43

(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:

May 1, 2001 through May 31, 2001 1.29%

(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 (g) 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:1.81%1,079,185,343.33 (b) 60 - 89 days:0.99%588,795,796.92 (c) 90 - 119 days:0.78%464,701,965.89 . -----(d) 120 - 149 days: 0.69%411,804,793.53 _ _____ (e) 150 or more days: 0.57%339, 264, 745.77 - -----Total4.84%2,883,752,645.44 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,407,479.42 (b) The Class A Investor Default Amount for the related Monthly Period \$2,896,357.70 (c) The Class B Investor Default Amount for the related Monthly Period \$255,560.86 -----(d) The Collateral Default Amount for the related Monthly Period \$255,560.86 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 \$

(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 (q) 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 \$11,496,940.78

- (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 \$921,840.11
- (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 \$921,840.11
- 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 \$
- (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 \$1,049,415.31

(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 \$11,098,503.28
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.21%

- -----

- (b) The Portfolio Adjusted Yield 7.07%
- ${\tt C.}$ 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, NATIONAL ASSOCIATION, Servi Jack Fioravanti

ce

Name: Jack Fioravanti Title: Senior Vice President

1999-I

CLASS A CUS262TEU3Exhibit 20.37 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 \$111,097,236.59

(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 \$9,802,695.37

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,802,695.37

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 \$58,203,705,030.43

(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 $% \left\{ 1\right\} =\left\{ 1\right\}$

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

May 1, 2001 through May 31, 2001 1.72%

(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 (g) 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:1.81%1,079,185,343.33 (b) 60 - 89 days:0.99%588,795,796.92 (c) 90 - 119 days:0.78%464,701,965.89 . -----(d) 120 - 149 days: 0.69%411,804,793.53 _ _____ (e) 150 or more days: 0.57%339, 264, 745.77 - -----Total4.84%2,883,752,645.44 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$4,543,305.97 (b) The Class A Investor Default Amount for the related Monthly Period \$3,861,810.21 (c) The Class B Investor Default Amount for the related Monthly Period \$340,747.88 -----(d) The Collateral Default Amount for the related Monthly Period \$340,747.88 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 \$

(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 (q) 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 \$15,699,870.27

- (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 \$1,229,120.31 _____
- (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 \$1,229,120.31
- 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 \$
- (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\$1,769,836.94

(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 \$15,168,620.27
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,182,245.31
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,182,245.31

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.21%

- (b) The Portfolio Adjusted Yield 6.90%
- 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 20.38 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$3.765208
- 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\$4.006319
- 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\$4.479930
- 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 \$83,322,929.18

(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 \$7,352,019.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,352,019.45

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 \$58,203,705,030.43

(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:

May 1, 2001 through May 31, 2001 1.29%

(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:1.81%1,079,185,343.33 (b) 60 - 89 days: 0.99%588, 795, 796.92 - -----(c) 90 - 119 days: 0.78%464,701,965.89 - -----(d) 120 - 149 days: 0.69%411,804,793.53 (e) 150 or more days: 0.57%339, 264, 745.77 Total4.84%2,883,752,645.44 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,407,479.42

(b) The Class A Investor Default Amount for the related Monthly Period \$2,896,357.70

(c)The Class B Investor Default Amount for the related Monthly Period \$255,560.86

(d) The Collateral Default Amount for the related Monthly Period \$255,560.86

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 \$

(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 \$ -----
- (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 \$10,049,087.97
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86
- 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 \$10,447,525.47

(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 \$921,840.11

(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 \$921,840.11

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 14.21%
- (b) The Portfolio Adjusted Yield 7.18%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.12250%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer

Name: Jack Fioravanti

Title: Senior Vice President

1999-L

CLASS A CUS262TEY5Exhibit 20.39 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 \$55,548,622.07

(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 \$4,901,351.52

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,901,351.52

- 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 \$58,203,705,030.43
- (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
- May 1, 2001 through May 31, 2001 0.86%
- (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 (g) 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:1.81%1,079,185,343.33 (b) 60 - 89 days:0.99%588,795,796.92 (c) 90 - 119 days:0.78%464,701,965.89 . -----(d) 120 - 149 days: 0.69%411,804,793.53 _ _____ (e) 150 or more days: 0.57%339, 264, 745.77 - -----Total4.84%2,883,752,645.44 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,271,653.35 (b) The Class A Investor Default Amount for the related Monthly Period \$1,930,905.21 (c) The Class B Investor Default Amount for the related Monthly Period \$170,374.07 -----(d) The Collateral Default Amount for the related Monthly Period \$170,374.07 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 \$

(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 (q) 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 \$7,750,978.08

- (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 \$614,560.56
- (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 \$614,560.56
- 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\$785,960.76

(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 \$7,485,353.08

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$591,123.06

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$591,123.06

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.21%

- (b) The Portfolio Adjusted Yield 7.08%
- 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 20.40 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 \$83,322,929.18

(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 \$7,352,019.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,352,019.45

- 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 \$58,203,705,030.43
- (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
- May 1, 2001 through May 31, 2001 1.29%
- (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 (g) 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:1.81%1,079,185,343.33 (b) 60 - 89 days:0.99%588,795,796.92 (c) 90 - 119 days:0.78%464,701,965.89 . -----(d) 120 - 149 days: 0.69%411,804,793.53 _ _____ (e) 150 or more days: 0.57%339, 264, 745.77 - -----Total4.84%2,883,752,645.44 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,407,479.42 (b) The Class A Investor Default Amount for the related Monthly Period \$2,896,357.70 (c) The Class B Investor Default Amount for the related Monthly Period \$255,560.86 -----(d) The Collateral Default Amount for the related Monthly Period \$255,560.86 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 \$

(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 (q) 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 \$12,022,708.28

- (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 \$921,840.11
- (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 \$921,840.11
- 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
- (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 \$1,575,182.81

(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 \$11,624,270.78
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.21%

_ -----

- (b) The Portfolio Adjusted Yield 6.98%
- ${\tt C.}$ 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, NATIONAL ASSOCIATION, Servi Jack Fioravanti cer

Name: Jack Fioravanti Title: Senior Vice President

2000-A

CLASS A CUSI262TFC2Exhibit 20.41 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$3.648958
- 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\$3.808264
- 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\$4.144097
- 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 \$83,322,929.18

(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 \$7,352,019.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,352,019.45

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 \$58,203,705,030.43

(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:

May 1, 2001 through May 31, 2001 1.29%

(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:1.81%1,079,185,343.33 (b) 60 - 89 days: 0.99%588, 795, 796.92 - -----(c) 90 - 119 days: 0.78%464,701,965.89 - -----(d) 120 - 149 days: 0.69%411,804,793.53 (e) 150 or more days: 0.57%339, 264, 745.77 Total4.84%2,883,752,645.44 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,407,479.42

(b) The Class A Investor Default Amount for the related Monthly Period \$2,896,357.70

(c)The Class B Investor Default Amount for the related Monthly Period \$255,560.86

(d) The Collateral Default Amount for the related Monthly Period \$255,560.86

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 \$

(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 \$ -----
- (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 \$10,049,087.97
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86
- 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 \$10,447,525.47

(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 \$921,840.11

(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 \$921,840.11

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 14.21%
- (b) The Portfolio Adjusted Yield 7.34%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.12250%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer

Servicer

Name: Jack Fioravanti Title: Senior Vice President

2000-B

CLASS A CUSI262TFE8Exhibit 20.42 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$3.687708
- 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\$3.872847
- 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\$4.238819
- 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 \$166,645,858.66

(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 \$14,704,046.87

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$14,704,046.87

- 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 \$58,203,705,030.43
- (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:

May 1, 2001 through May 31, 2001 2.58%

- (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:1.81%1,079,185,343.33 (b) 60 - 89 days: 0.99%588, 795, 796.92 - -----(c) 90 - 119 days: 0.78%464,701,965.89 - -----(d) 120 - 149 days: 0.69%411,804,793.53 (e) 150 or more days: 0.57%339, 264, 745.77 Total4.84%2,883,752,645.44 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$6,814,959.32

(b) The Class A Investor Default Amount for the related Monthly Period \$5,792,715.42

(c) The Class B Investor Default Amount for the related Monthly Period \$511,121.95

(d) The Collateral Default Amount for the related Monthly Period \$511,121.95

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 \$ 0.0

(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 \$20,098,175.68

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,773,368.42

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,773,368.42

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 \$20,895,050.68

(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 \$1,843,680.92

(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 \$1,843,680.92

- 11.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.21%
- (b) The Portfolio Adjusted Yield 7.29%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.12250%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer

Name: Jack Fioravanti

Title: Senior Vice President

2000-C

CLASS A CUSI262TFG3Exhibit 20.43 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$3.722153
- 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\$3.920208
- 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 \$94,432,650.61

(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 \$8,332,292.97

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,332,292.97

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 \$58,203,705,030.43

(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:

May 1, 2001 through May 31, 2001 1.46%

(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:1.81%1,079,185,343.33 (b) 60 - 89 days: 0.99%588, 795, 796.92 - -----(c) 90 - 119 days: 0.78%464,701,965.89 - -----(d) 120 - 149 days: 0.69%411,804,793.53 (e) 150 or more days: 0.57%339, 264, 745.77 Total4.84%2,883,752,645.44 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,861,810.17

(b) The Class A Investor Default Amount for the related Monthly Period \$3,282,538.65

(c)The Class B Investor Default Amount for the related Monthly Period \$289,635.76

(d) The Collateral Default Amount for the related Monthly Period \$289,635.76

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

(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 \$11,388,965.97
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,004,908.72
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,004,908.72
- 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 \$11,840,528.47

(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 \$1,044,752.47

(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 \$1,044,752.47

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.21%

(b) The Portfolio Adjusted Yield 7.04%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.12250%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer

Name: Jack Fioravanti

Title: Senior Vice President

2000-D

CLASS A CUS262TFJ7Exhibit 20.44 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 \$65,351,317.29

(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 \$5,881,617.21

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,881,617.21

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 \$58,203,705,030.43

(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

May 1, 2001 through May 31, 2001 1.01%

(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 (g) 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:1.81%1,079,185,343.33 (b) 60 - 89 days:0.99%588,795,796.92 (c) 90 - 119 days:0.78%464,701,965.89 . -----(d) 120 - 149 days: 0.69%411,804,793.53 _ _____ (e) 150 or more days: 0.57%339, 264, 745.77 - -----Total4.84%2,883,752,645.44 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,680,550.46 (b) The Class A Investor Default Amount for the related Monthly Period \$2,271,653.10 (c) The Class B Investor Default Amount for the related Monthly Period \$204,448.68 -----(d) The Collateral Default Amount for the related Monthly Period \$204,448.68 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 \$

(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 (q) 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 \$9,588,960.12

- (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 \$737,472.11
- (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 \$737,472.11
- 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
- (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\$1,394,822.22

(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 \$9,276,460.12

- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$709,347.11
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$709,347.11

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.21%
- (b) The Portfolio Adjusted Yield 6.80%
- ${\tt C.}$ 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, NATIONAL ASSOCIATION, Servi Jack Fioravanti cer

Name: Jack Fioravanti Title: Senior Vice President

2000-E

CLASS A CUSI262TFL2Exhibit 20.45 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$4.281875
- 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 \$ 4.442257

- 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\$ 4.636007
- 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 \$10,798,415.03

2.The amount of the current quarterly interest distribution in respect of Class A\$9,887,604.17

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\$ 13.183472

4. The amount of the current quarterly interest distribution in respect of Class B\$910,810.86

- 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\$ 13.758472
- 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 \$98,026,976.18
- (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 \$8,652,514.56
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,652,514.56
- 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 \$58,203,705,030.43
- (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:

May 1, 2001 through May 31, 2001 1.52%

(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 ${\tt PeriodN/A}$

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:1.81%1,079,185,343.33

(b) 60 90 days 0 00% E00

(b) 60 - 89 days:0.99%588,795,796.92

(c) 90 - 119 days:0.78%464,701,965.89

- -----

(d)120 - 149 days:0.69%411,804,793.53

(e)150 or more days:0.57%339,264,745.77

Total4.84%2,883,752,645.44

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

| the related Monthly Period \$4,009,013.42 | |
|--|------|
| (b) The Class A Investor Default Amount for the related Monthly Period \$3,407,479.68 | |
| (c) The Class B Investor Default Amount for the related Monthly Period \$300,766.87 | |
| (d) The Collateral Default Amount for the related Monthly Period \$300,766.87 | |
| 5.Investor Charge Offs | |
| (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.0 | 0 |
| (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\$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 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) \$10,798,415.03
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$3,331,692.71
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$306,903.66
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$24,746.00

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,847,201.43
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,043,529.30

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,043,529.30

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 \$12,315,951.43

(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 \$1,084,904.30

(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 \$1,084,904.30

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.25%

_ _ _ _

- (b) The Portfolio Adjusted Yield 7.09%
- E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.03375%

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

2000-F

CLASS A CUSI262TFN8Exhibit 20.46 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$4.281875
- 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 \$ 4.210833

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\$ 4.443333
- 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 \$83,322,929.18
- (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 \$7,352,019.45
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,352,019.45
- 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 \$58,203,705,030.43
- (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:

May 1, 2001 through May 31, 2001 1.29%

(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:1.81%1,079,185,343.33

- -----

(b) 60 - 89 days:0.99%588,795,796.92

(c) 90 - 119 days:0.78%464,701,965.89

- -----

(d)120 - 149 days:0.69%411,804,793.53

(e)150 or more days:0.57%339,264,745.77

Total4.84%2,883,752,645.44

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

| the related Monthly Period \$3,407,479.42 | |
|--|---------|
| (b) The Class A Investor Default Amount for the related Monthly Period \$2,896,357.70 | |
| (c) The Class B Investor Default Amount for the related Monthly Period \$255,560.86 | |
| (d) The Collateral Default Amount for the related Monthly Period \$255,560.86 | |
| 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

(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) \$5,679,375.00
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$2,684,406.25
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$249,937.50

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$9,487.00

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,058,574.97
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86

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 \$10,457,012.47

(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 \$921,840.11

(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 \$921,840.11

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.23%

- -----

(b) The Portfolio Adjusted Yield for the related Monthly Period7.03%

- -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.76000%

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

2000-G

CLASS A CUSI262TFR9Exhibit 20.47 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$3.765208
- 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\$4.066597
- 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\$4.583264
- 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 \$77,768,064.89

(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 \$6,861,890.56

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,861,890.56

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 \$58,203,705,030.43

(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 \$700,000,000.00

(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 \$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:

May 1, 2001 through May 31, 2001 1.20%

(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:1.81%1,079,185,343.33 (b) 60 - 89 days: 0.99%588, 795, 796.92 - -----(c) 90 - 119 days: 0.78%464,701,965.89 - -----(d) 120 - 149 days: 0.69%411,804,793.53 (e) 150 or more days: 0.57%339, 264, 745.77 Total4.84%2,883,752,645.44 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,180,314.43

(b) The Class A Investor Default Amount for the related Monthly Period \$2,703,267.11

(c) The Class B Investor Default Amount for the related Monthly Period \$238,523.66

(d) The Collateral Default Amount for the related Monthly Period \$238,523.66

(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

(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

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

0.00

amount\$ 0.00

amount \$ 0.00

5. Investor Charge Offs

(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.

(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 \$9,379,148.39
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$827,572.22

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$827,572.22

(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 \$9,751,023.39

- (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 \$860,384.72
- (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 \$860,384.72 ______
- 11.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.21%
- (b) The Portfolio Adjusted Yield 7.16%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.12250%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Name: Jack Fioravanti Title: Senior Vice President

2000-Н

CLASS A CUS262TFR9Exhibit 20.48 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 MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 \$111,097,236.59

(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 \$9,802,695.37

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,802,695.37

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 \$58,203,705,030.43

(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

May 1, 2001 through May 31, 2001 1.72%

(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 (g) 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:1.81%1,079,185,343.33 (b) 60 - 89 days:0.99%588,795,796.92 (c) 90 - 119 days:0.78%464,701,965.89 . -----(d) 120 - 149 days: 0.69%411,804,793.53 _ _____ (e) 150 or more days: 0.57%339, 264, 745.77 - -----Total4.84%2,883,752,645.44 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$4,543,305.97 (b) The Class A Investor Default Amount for the related Monthly Period \$3,861,810.21 (c) The Class B Investor Default Amount for the related Monthly Period \$340,747.88 -----(d) The Collateral Default Amount for the related Monthly Period \$340,747.88 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 \$

(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 (q) 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 \$15,707,501.39

- (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 \$1,229,120.31
- (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 \$1,229,120.31
- 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
- (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\$1,777,468.06

(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 \$15,176,251.39
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,182,245.31
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,182,245.31

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.21%

(b) The Portfolio Adjusted Yield for the related Monthly Period7.03%

- 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

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

CLASS A CUSI262TFU2Exhibit 20.49 CLASS B CUSIP 55262TFV0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$4.238819
- 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 \$ 4.193611

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\$ 4.421806
- 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 \$83,322,929.18
- (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 \$7,352,019.45
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,352,019.45
- 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 \$58,203,705,030.43
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-K 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-K 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:

May 1, 2001 through May 31, 2001 1.29%

(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:1.81%1,079,185,343.33

- -----

(b) 60 - 89 days:0.99%588,795,796.92

(c) 90 - 119 days:0.78%464,701,965.89

- -----

(d)120 - 149 days:0.69%411,804,793.53

(e)150 or more days:0.57%339,264,745.77

Total4.84%2,883,752,645.44

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

| the related Monthly Period \$3,407,479.42 |
|--|
| (b) The Class A Investor Default Amount for the related Monthly Period \$2,896,357.70 |
| (c) The Class B Investor Default Amount for the related Monthly Period \$255,560.86 |
| (d) The Collateral Default Amount for the related Monthly Period \$255,560.86 |
| 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

(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) \$5,655,781.25
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$2,673,427.08

(c) The aggregate amount deposited into the Interest Funding Account with

respect to the Class B Certificates on the related Transfer Date\$248,726.56

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$9,448.00

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,058,535.97
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86

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 \$10,456,973.47

(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 \$921,840.11

(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 \$921,840.11

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.23%

(b) The Portfolio Adjusted Yield for the related Monthly Period7.05%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.76000%

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

2000-K

CLASS A CUSIP262TFW8Exhibit 20.50 CLASS B CUSIP 55262TFX6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 | \$5.416667 |
| 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 | \$3.980486 |
| 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 | \$4.407439 |
| 11. | The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest | \$0.000000 |

- $\ensuremath{\mathtt{B.}}$ 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 | \$55,548,622.07 |
|----|------|--|---------------------|
| | | 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 | \$4,901,351.52 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$4,901,351.52 |
| 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 | \$58,203,705,030.43 |
| | (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-L 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 2000-L 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 as of the end of the day on the last day of the related Monthly period | \$37,500,000.00 |
| | (i) | The Floating Investor Percentage with respect to the period: | |
| | | May 1, 2001 through May 31, 2001 0.86% | |
| | (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 Mon-Period | thly | 0.075 |
| (1) | The Collateral Floating Allocat: | ion | |
| | with respect to the related Mon- Period | | 0.075 |
| | | | |
| (m) | The Fixed Investor Percentage was respect to the related Monthly | | N/A |
| | | | |
| (n) | The Class A Fixed Allocation wirespect to the related Monthly | | N/A |
| | | | |
| (0) | The Class B Fixed Allocation wirespect to the related Monthly | | N/A |
| (p) | The Collateral Fixed Allocation respect to the related Monthly | | N/A |
| | | | |
| Deli | nquent Balances | | |
| were | aggregate amount of outstanding le delinquent as of the end of the ated Monthly Period: | | |
| | | Percenta of Tota Receivable | |
| | | | |
| (a) | 30 - 59 days: | | |
| (b) | 60 - 89 days: | 0.99% | 588,795,796.92 |
| | | | |
| (c) | 90 - 119 days: | 0.78% | 464,701,965.89 |
| | 90 - 119 days: 120 - 149 days: | 0.78% | 464,701,965.89 |
| (d) | - | 0.78% 0.69% | 464,701,965.89 411,804,793.53 |
| (d) | 120 - 149 days: 150 or more days: | 0.78% 0.69% 0.57% | 464,701,965.89 |
| (d) (e) | 120 - 149 days: 150 or more days: | 0.78% 0.69% 0.57% | 464,701,965.89 |
| (d) (e) | 120 - 149 days: 150 or more days: Total estor Default Amount The Aggregate Investor Default 2 | 0.78% 0.69% 0.57% 4.84% | 464,701,965.89 |
| (d) (e) | 120 - 149 days: 150 or more days: Total | 0.78% 0.69% 0.57% 4.84% | 464,701,965.89 |
| (d) (e) Inve | 120 - 149 days: 150 or more days: Total estor Default Amount The Aggregate Investor Default after the related Monthly Period The Class A Investor Default Amount | 0.78% 0.69% 0.57% 4.84% | 464,701,965.89 |
| (d) (e) Inve | 120 - 149 days: 150 or more days: Total estor Default Amount The Aggregate Investor Default after the related Monthly Period | 0.78% 0.69% 0.57% 4.84% | 464,701,965.89 |
| (d) (e) Inve | 120 - 149 days: 150 or more days: Total estor Default Amount The Aggregate Investor Default after the related Monthly Period The Class A Investor Default Amount | 0.78% 0.69% 0.57% 4.84% | 464,701,965.89 |
| (d) (e) Inve (a) (b) | 120 - 149 days: 150 or more days: Total estor Default Amount The Aggregate Investor Default and for the related Monthly Period The Class A Investor Default Amount Am | 0.78% 0.69% 0.57% 4.84% | 464,701,965.89 |
| (d) (e) Inve (a) (b) (c) | 120 - 149 days: 150 or more days: Total estor Default Amount The Aggregate Investor Default and for the related Monthly Period The Class A Investor Default Amount for the related Monthly Period The Class B Investor Default Amount for the related Monthly Period The Collateral Default Amount for the related Monthly Period | 0.78% 0.69% 0.57% 4.84% | 464,701,965.89 |
| (d) (e) Inve | 120 - 149 days: 150 or more days: Total estor Default Amount The Aggregate Investor Default and for the related Monthly Period The Class A Investor Default Amount for the related Monthly Period The Class B Investor Default Amount for the related Monthly Period The Collateral Default Amount for the related Monthly Period Estor Charge Offs | 0.78% 0.69% 0.57% 4.84% | 464,701,965.89 |
| (a) (b) (c) (d) | 120 - 149 days: 150 or more days: Total estor Default Amount The Aggregate Investor Default and for the related Monthly Period The Class A Investor Default Amount for the related Monthly Period The Class B Investor Default Amount for the related Monthly Period The Collateral Default Amount for the related Monthly Period | 0.78% 0.69% 0.57% 4.84% | 464,701,965.89 |
| (d) (e) Inve (a) (d) (d) | 120 - 149 days: 150 or more days: Total estor Default Amount The Aggregate Investor Default after the related Monthly Period The Class A Investor Default Amount for the related Monthly Period The Class B Investor Default Amount for the related Monthly Period The Collateral Default Amount for the related Monthly Period Estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the related Monthly Period | 0.78% 0.69% 0.57% 4.84% | 464,701,965.89 |
| (d) (e) Inve | 120 - 149 days: 150 or more days: Total estor Default Amount The Aggregate Investor Default after the related Monthly Period The Class A Investor Default Amount for the related Monthly Period The Class B Investor Default Amount for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the related Monthly Period | 0.78% 0.69% 0.57% 4.84% Amount ount ount in | 464,701,965.89 |

3.

4.

5.

| (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 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 | \$ 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 |
| 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 | \$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 | |

\$39,062.50

6.

Period

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the \$312,500.00 related Monthly Period 7. Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to \$ 0.00 this Distribution Date (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 (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution \$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 \$ 0.00 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 \$ 0.00 B Available Funds 9. Reserve Account (a) The Reserve Draw Amount on the related Transfer Date \$ 0.00 (b) 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

| | I | in the Reserve Account deposited in the Finance Charge Account on the related Iransfer Date | \$ 0.00 |
|---------|--------|--|--------------------|
| 10. Swa | p Rese | erve 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 |
| 11. | Swap (| Cash Flows | |
| | (a) | The amount of the Net Swap Receipt for the related Transfer Date | \$734,807.29 |
| | (b) | The amount of the Net Swap Payment for the related Transfer Date | \$ 0.00 |
| 12. | Availa | able Funds | |
| | (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$7,434,199.61 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$ 591,123.06 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$591,123.06 |
| 13. | Colle | ction 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 | \$7,699,824.61 |
| | (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 | \$614 E60 E6 |
| | | Certificates | \$614,560.56 |
| | (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 | \$614,560.56 |
| | | | |
| 14. | Portf | olio Yield | |
| (| | The Portfolio Yield for the related Monthly Period | 14.21% |
| | | tfolio Adjusted Yield for the Monthly Period | 7.26% |

(c) Interest Earnings on funds on deposit

7.26%

C. Floating Rate Determinations

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

4.12250%

Collateral Interest determination -

4.12625%

- 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 utilizedN/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

2000-L

| FORM O |)F M | ONTHLY (| CERTIFICATEHOLDERS | STATEMENT |
|--------|------|----------|--------------------|-------------------------------|
|--------|------|----------|--------------------|-------------------------------|

SERIES 2001-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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 | \$3.679097 |
| 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 | \$3.937431 |
| 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 | \$4.371215 |
| 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 | \$138,871,551.30 |
| (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 | \$12,253,371.05 |
| | | |
| (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$12,253,371.05 |
| 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 | \$58,203,705,030.43 |
| (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2001-A as of the end of the day on the last day of the related Monthly Period | \$1,250,000,000.00 |
| | | |
| (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2001-A as of the end of the day on the last day of the related Monthly Period | \$1,250,000,000.00 |
| | | |
| (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 | \$1,062,500,000.00 |
| | the related homenry relied | |
| (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 | \$1,062,500,000.00 |
| | - | |
| (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 | \$93,750,000.00 |
| (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 | \$93,750,000.00 |
| (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 | \$93,750,000.00 |
| (i) | The Floating Investor Percentage with respect to the period: | |
| | May 1, 2001 through May 31, 2001 2.15% | |
| (j) | The Class A Floating Allocation with respect to the related Monthly | |

2.

| | 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 | |
| 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: | | | |
| | | | |

3.

Percentage Aggregate

| | | | of Total Receivable | |
|-----|-------------------|-------|------------------------|------------------|
| (a) | 30 - 59 days: | | 1.81% | 1,079,185,343.33 |
| (b) | 60 - 89 days: | | 0.99% | 588,795,796.92 |
| (c) | 90 - 119 days: | | 0.78% | 464,701,965.89 |
| (d) | 120 - 149 days: | | 0.69% | 411,804,793.53 |
| (e) | 150 or more days: | | 0.57% | 339,264,745.77 |
| | | Total | 4.84% | 2,883,752,645.44 |

4. Investor Default Amount

| (a) | The | Aggregate Investor Default Amount | |
|-----|-----|-----------------------------------|----------------|
| | for | the related Monthly Period | \$5,679,132.92 |
| | | | |

- (b) The Class A Investor Default Amount for the related Monthly Period \$4,827,262.98 -----
- (c) The Class B Investor Default Amount for the related Monthly Period \$425,934.97 -----
- (d) The Collateral Default Amount for the related Monthly Period \$425,934.97 _____

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 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 | \$ 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 |
| Inve | estor Servicing Fee | |
| (a) | The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$1,106,770.83 |
| (b) | The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$97,656.25 |

(c) The amount of the Collateral Servicing Fee payable by the Trust to the

6.

| | | Servicer for the related Monthly Period | \$97,656.25 |
|----|------|--|-----------------------|
| | (d) | The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period | \$781,250.00 |
| 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 | \$93,750,000.00 |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution Date | \$93,750,000.00 |
| | (e) | The Class B Adjusted Investor Interest as of the close of business on this Distributi Date | on \$93,750,000.00 |
| 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 |
| 9. | Rese | rve Account | |
| | (a) | The Reserve Draw Amount on the related Transfer Date | \$ 0.00 |
| | (b) | 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 |
|--------|--------|---|-----------------|
| | (c) | Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date | \$ 0.00 |
| 10. | Avai | lable Funds | |
| | (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$16,748,480.12 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$ 1,477,806.88 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,477,806.88 |
| 11. | 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, allocated in respect of the Class A Certificates | \$17,412,542.62 |
| | (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 which were allocated in respect of the Class B Certificates | \$1,536,400.63 |
| | (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 | \$1,536,400.63 |
| 12. | Port | folio Yield | |
| | (a) | The Portfolio Yield for the related Monthly Period | 14.21% |
| | | folio Adjusted Yield for the hly Period | N/A |
| C. Flo | ating | Rate Determinations | |
| | | tes for the related Interest Period: and Class B determination - | 4.12250% |
| Со | llater | al Interest determination - | 4.12625% |

Name: Jack Fioravanti Title: Senior Vice President

2001-A

CLASS A CUSI262TGA5Exhibit 20.52 CLASS B CUSIP 55262TGB3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2001

The information which is required to be prepared with respect to the Distribution Date of June 15, 2001, and with respect to the performance of the trust during the month of May, 2001 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\$3.773819
- 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\$4.066597
- 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\$6.041667
- 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 \$83,322,929.18

(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 \$7,352,019.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,352,019.45

- 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 \$58,203,705,030.43
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2001-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 2001-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:

May 1, 2001 through May 31, 2001 1.29%

- (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:1.81%1,079,185,343.33 (b) 60 - 89 days: 0.99%588, 795, 796.92 - -----(c) 90 - 119 days: 0.78%464,701,965.89 - -----(d) 120 - 149 days: 0.69%411,804,793.53 (e) 150 or more days: 0.57%339, 264, 745.77 Total4.84%2,883,752,645.44 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,407,479.42

(b) The Class A Investor Default Amount for the related Monthly Period \$2,896,357.70

(c)The Class B Investor Default Amount for the related Monthly Period \$255,560.86

(d) The Collateral Default Amount for the related Monthly Period \$255,560.86

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 \$

(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 \$ -----
- (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 \$10,049,087.97
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$886,683.86
- 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 \$10,447,525.47

(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 \$921,840.11

(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 \$921,840.11

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 14.21%
- (b) The Portfolio Adjusted Yield N/A
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.12250%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer

Name: Jack Fioravanti Title: Senior Vice President

2001-B

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

KEY PERFORMANCE FACTORS May 31, 2001

| Expected B Maturity | 11/15/01 |
|---|----------------------|
| Blended Coupon | 4.4199% |
| Excess Protection Level 3 Month Average 7.71% May, 2001 7.64% April, 2001 7.52% March, 2001 7.99% | |
| Cash Yield | 19.67% |
| Investor Charge Offs | 5.45% |
| Base Rate | 6.57% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$ 58,203,705,030.43 |
| Investor Participation Amount | \$ 1,000,000,000.00 |
| Seller Participation Amount | \$ 4,958,014,468.94 |

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

KEY PERFORMANCE FACTORS May 31, 2001

| Expected B Maturity | 9/15/04 |
|---|---------------------|
| Blended Coupon | 4.4406% |
| Excess Protection Level 3 Month Average 7.69% May, 2001 7.62% April, 2001 7.48% March, 2001 7.98% | |
| Cash Yield | 19.67% |
| Investor Charge Offs | 5.45% |
| Base Rate | 6.59% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$58,203,705,030.43 |
| Investor Participation Amount | \$575,000,000.00 |
| Seller Participation Amount | \$4,958,014,468.94 |

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

KEY PERFORMANCE FACTORS May 31, 2001

| Expected B Maturity | 7/15/05 |
|---|---------------------|
| Blended Coupon | 6.2275% |
| Excess Protection Level 3 Month Average 7.76% May, 2001 7.69% April, 2001 7.55% March, 2001 8.06% | |
| Cash Yield | 19.67% |
| Investor Charge Offs | 5.45% |
| Base Rate | 6.52% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$58,203,705,030.43 |
| Investor Participation Amount | \$575,000,000.00 |
| Seller Participation Amount | \$4,958,014,468.94 |

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

Seller Participation Amount

KEY PERFORMANCE FACTORS May 31, 2001

| Expected B Maturity | 09/16/2002 |
|---|---------------------|
| Blended Coupon | 4.3810% |
| Excess Protection Level 3 Month Average 7.75% May, 2001 7.68% April, 2001 7.54% March, 2001 8.05% | |
| Cash Yield | 19.67% |
| Investor Charge Offs | 5.45% |
| Base Rate | 6.53% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$58,203,705,030.43 |
| Investor Participation Amount | \$500,000,000.00 |

\$4,958,014,468.94

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

KEY PERFORMANCE FACTORS May 31, 2001

| Expected B Maturity | 12/16/02 |
|---------------------|----------|
| | |
| Blended Coupon | 4.3894% |

Excess Protection Level
3 Month Average 7.74%
May, 2001 7.67%
April, 2001 7.53%
March, 2001 8.04%

Seller Participation Amount

| April, 2001 7.53% March, 2001 8.04% | |
|--|---------------------|
| Cash Yield | 19.67% |
| Investor Charge Offs | 5.45% |
| Base Rate | 6.54% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$58,203,705,030.43 |
| Investor Participation Amount | \$500,000,000.00 |

\$4,958,014,468.94

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

KEY PERFORMANCE FACTORS May 31, 2001

| Expected B Maturity | 3/17/03 |
|---------------------|---------|
| | |

Blended Coupon 4.3604%

Excess Protection Level
3 Month Average 7.77%
May, 2001 7.70%
April, 2001 7.55%
March, 2001 8.07%

| Cash | Yield | 19.67% |
|------|-------|--------|
| | | |

Investor Charge Offs 5.45%

Base Rate 6.51%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate 14.20%

Total Principal Balance \$58,203,705,030.43

Investor Participation Amount \$700,000,000.00

Seller Participation Amount \$4,958,014,468.94

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

KEY PERFORMANCE FACTORS May 31, 2001

Blended Coupon

| Expected B Maturity | 4/17/06 |
|---------------------|---------|
| | |
| | |

4.4277%

Excess Protection Level
3 Month Average 7.70%
May, 2001 7.63%
April, 2001 7.49%
March, 2001 8.00%

| March, 2001 8.00% | |
|-------------------------------|---------------------|
| Cash Yield | 19.67% |
| Investor Charge Offs | 5.45% |
| Base Rate | 6.58% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$58,203,705,030.43 |
| Investor Participation Amount | \$500,000,000.00 |

Seller Participation Amount \$4,958,014,468.94

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

KEY PERFORMANCE FACTORS May 31, 2001

| Expected B Maturity | 06/16/03 |
|---------------------|----------|
| | |
| Blended Coupon | 4.3334% |

Excess Protection Level
3 Month Average 7.80%
May, 2001 7.73%
April, 2001 7.58%
March, 2001 8.10%

| Paten, 2001 0.100 | |
|-------------------------------|---------------------|
| Cash Yield | 19.67% |
| Investor Charge Offs | 5.45% |
| Base Rate | 6.48% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$58,203,705,030.43 |
| Investor Participation Amount | \$750,000,000.00 |
| Seller Participation Amount | \$4,958,014,468.94 |

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

KEY PERFORMANCE FACTORS May 31, 2001

| Expected B Maturity | 8/15/06 |
|---------------------|---------|
| | |
| Blended Coupon | 4.3547% |

Excess Protection Level
3 Month Average 7.78%
May, 2001 7.71%
April, 2001 7.53%
March, 2001 8.10%

| April, 2001 7.53% March, 2001 8.10% | |
|--|---------------------|
| Cash Yield | 19.67% |
| Investor Charge Offs | 5.45% |
| Base Rate | 6.50% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$58,203,705,030.43 |
| Investor Participation Amount | \$500,000,000.00 |
| Seller Participation Amount | \$4,958,014,468.94 |

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS

MAY, 2001

| Expected B Maturity | 09/17/01 |
|---------------------|----------|
| | |

Blended Coupon 4.2170%

Excess Protection Level
3 Month Average 7.72%
May, 2001 7.85%
April, 2001 7.33%
March, 2001 8.00%

| Cash Yield | 19.67% |
|----------------------|--------|
| Investor Charge Offs | 5.45% |

| Base Rate | 6.36% |
|-----------|-------|
| | |

| Over | 30 | Day | Delinquency | 4.8 | 34 | 용 |
|------|----|-----|-------------|-----|----|---|
|------|----|-----|-------------|-----|----|---|

Seller's Interest 8.52%

Total Payment Rate 14.20%

Total Principal Balance \$ 58,203,705,030.43

Investor Participation Amount \$ 1,200,000,000.00

Seller Participation Amount \$ 4,958,014,468.94

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-J

KEY PERFORMANCE FACTORS May 31, 2001

| Expected B Maturity | 10/15/03 |
|---------------------|----------|
| | |
| Blended Coupon | 4.3185% |

Excess Protection Level
3 Month Average 7.82%
May, 2001 7.75%
April, 2001 7.57%
March, 2001 8.14%

| March, 2001 8.14% | |
|-------------------------------|---------------------|
| Cash Yield | 19.67% |
| Investor Charge Offs | 5.45% |
| Base Rate | 6.46% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$58,203,705,030.43 |
| Investor Participation Amount | \$1,000,000,000.00 |
| Seller Participation Amount | \$4,958,014,468.9 |

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-K

KEY PERFORMANCE FACTORS May 31, 2001

| Expected B Maturity | 11/17/03 |
|---------------------|----------|
| | |
| Blended Coupon | 4.3045% |

Excess Protection Level
3 Month Average 7.83%
May, 2001 7.76%
April, 2001 7.58%
March, 2001 8.15%

| March, 2001 8.15% | |
|-------------------------------|---------------------|
| Cash Yield | 19.67% |
| Investor Charge Offs | 5.45% |
| Base Rate | 6.45% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$58,203,705,030.43 |
| Investor Participation Amount | \$1,000,000,000.00 |
| Seller Participation Amount | \$4,958,014,468.94 |

MBNA MASTER CREDIT CARD TRUST II

Blended Coupon

SERIES 1996-M

KEY PERFORMANCE FACTORS MAY, 2001

| Expected B Maturity | 12/15/06 |
|---------------------|----------|
| | |

4.2660%

Excess Protection Level 3 Month Average 7.67% May, 2001 7.80%

| April, 2001 7.28% March, 2001 7.94% | |
|--|----------------------|
| Cash Yield | 19.67% |
| Investor Charge Offs | 5.45% |
| Base Rate | 6.41% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$ 58,203,705,030.43 |
| Investor Participation Amount | \$ 500,000,000.00 |
| Seller Participation Amount | \$ 4,958,014,468.94 |

MBNA MASTER CREDIT CARD TRUST II SERIES 1997-B

KEY PERFORMANCE FACTORS May 31, 2001

| Expected B Maturity | | 3/15/12 |
|---|--------|---------|
| Blended Coupon | | 4.3560% |
| Excess Protection Level 3 Month Average 7.78% May, 2001 7.71% April, 2001 7.56% March, 2001 8.07% | | |
| Cash Yield | 19.67% | |
| Investor Charge Offs | 5.45% | |
| Base Rate | 6.50% | |
| Over 30 Day Delinquency | 4.84% | |

8.52%

\$58,203,705,030.43

Total Payment Rate 14.20%

Seller's Interest

Total Principal Balance

Investor Participation Amount \$1,000,000,000.00

Seller Participation Amount \$4,958,014,468.94

MBNA MASTER CREDIT CARD TRUST II

Seller Participation Amount

SERIES 1997-C

KEY PERFORMANCE FACTORS May 31, 2001

| Expected B Maturity | 3/15/04 |
|---|---------------------|
| Blended Coupon | 4.2838% |
| Excess Protection Level 3 Month Average 7.85% May, 2001 7.78% April, 2001 7.60% March, 2001 8.18% | |
| Cash Yield | 19.67% |
| Investor Charge Offs | 5.45% |
| Base Rate | 6.43% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$58,203,705,030.43 |
| Investor Participation Amount | \$750,000,000.00 |

\$4,958,014,468.94

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-E

KEY PERFORMANCE FACTORS May 31, 2001

| Expected B Maturity | 4/15/02 |
|------------------------|---------|
| Blended Coupon | 4.8367% |
| Puggg Protection Lavel | |

Excess Protection Level
3 Month Average 7.61%
May, 2001 7.23%
April, 2001 7.87%
March, 2001 7.75%

| 11a1cm, 2001 /.700 | |
|-------------------------------|---------------------|
| Cash Yield | 19.68% |
| Investor Charge Offs | 5.45% |
| Base Rate | 7.00% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$58,203,705,030.43 |
| Investor Participation Amount | \$750,000,000.00 |
| Seller Participation Amount | \$4,958,014,468.94 |

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-F

KEY PERFORMANCE FACTORS May 31, 2001

..., ...,

| Expected B Maturity | 6/17/02 |
|---------------------|---------|
| Blended Coupon | 6.2902% |
| Brended Coupon | 0.29025 |

Excess Protection Level
3 Month Average 7.91%
May, 2001 7.84%
April, 2001 7.65%
March, 2001 8.24%

| Cash Yield | 19.67% |
|-------------------------------|---------------------|
| Investor Charge Offs | 5.45% |
| Base Rate | 6.37% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$58,203,705,030.43 |
| Investor Participation Amount | \$706,000,000.00 |
| Seller Participation Amount | \$4,958,014,468.94 |

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-I

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity

8/16/04

Blended Coupon

6.2582%

Excess Protection Level 3 Month Average 7.87% May, 2001 7.80% April, 2001 7.62% March, 2001 8.20%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.41%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$750,000,000.00

Seller Participation Amount\$4,958,014,468.94

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-J

KEY PERFORMANCE FACTORS May 31, 2001

| Expected B Maturity | 9/15/04 |
|---------------------|---------|
| | |
| Blended Coupon | 4.2942% |

Excess Protection Level
3 Month Average 7.84%
May, 2001 7.77%
April, 2001 7.59%
March, 2001 8.17%

| March, 2001 8.17% | |
|-------------------------------|---------------------|
| Cash Yield | 19.67% |
| Investor Charge Offs | 5.45% |
| Base Rate | 6.44% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$58,203,705,030.43 |
| Investor Participation Amount | \$750,000,000.00 |
| Seller Participation Amount | \$4,958,014,468.94 |

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-K

KEY PERFORMANCE FACTORS May 31, 2001

| Expected B Maturity | 11/15/05 |
|---------------------|----------|
| | |
| Blended Coupon | 4.3013% |

Excess Protection Level
3 Month Average 7.83%
May, 2001 7.77%
April, 2001 7.58%
March, 2001 8.16%

| Haren, 2001 0.100 | |
|-------------------------------|---------------------|
| Cash Yield | 19.67% |
| Investor Charge Offs | 5.45% |
| Base Rate | 6.44% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$58,203,705,030.43 |
| Investor Participation Amount | \$750,000,000.00 |
| Seller Participation Amount | \$4,958,014,468.94 |

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-M

KEY PERFORMANCE FACTORS

May 31, 2001

| Expected B Maturity | 10/15/02 |
|---------------------|----------|
| Blended Coupon | 4.8637% |

Excess Protection Level
3 Month Average 7.59%
May, 2001 7.20%
April, 2001 7.85%
March, 2001 7.72%

| Cash Yield | 19.68% |
|-------------------------------|---------------------|
| Investor Charge Offs | 5.45% |
| Base Rate | 7.03% |
| Over 30 Day Delinquency | 4.84% |
| Seller's Interest | 8.52% |
| Total Payment Rate | 14.20% |
| Total Principal Balance | \$58,203,705,030.43 |
| Investor Participation Amount | \$750,000,000.00 |
| Seller Participation Amount | \$4,958,014,468.94 |

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-A

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 3/17/03

Blended Coupon 4.2770%

Excess Protection Level 3 Month Average 7.86% May, 2001 7.79% April, 2001 7.61% March, 2001 8.19%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.42%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-C

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 6/16/03

Blended Coupon 4.3763%

Excess Protection Level 3 Month Average 7.82% May, 2001 7.70% April, 2001 7.59% March, 2001 8.17%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.51%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-D

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 7/15/03

Blended Coupon 5.7303%

Excess Protection Level 3 Month Average 7.90% May, 2001 7.79% April, 2001 7.67% March, 2001 8.25%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.42%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$559,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-E

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 4/15/2008

Blended Coupon 5.0460%

Excess Protection Level 3 Month Average 7.47% May, 2001 7.03% April, 2001 7.75% March, 2001 7.63%

Cash Yield19.68%

Investor Charge Offs 5.45%

Base Rate 7.20%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$882,400,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-F

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 9/15/05

Blended Coupon 5.2460%

Excess Protection Level 3 Month Average 7.56% May, 2001 6.85% April, 2001 7.57% March, 2001 8.27%

Cash Yield19.70%

Investor Charge Offs 5.45%

Base Rate 7.40%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-G

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 9/15/06

Blended Coupon 4.3285%

Excess Protection Level 3 Month Average 7.81% May, 2001 7.74% April, 2001 7.56% March, 2001 8.13%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.47%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-I

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 10/16/2001

Blended Coupon 4.4458%

Excess Protection Level 3 Month Average 7.69% May, 2001 7.62% April, 2001 7.44% March, 2001 8.01%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.59%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-J

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 9/15/03

Blended Coupon 5.2816%

Excess Protection Level 3 Month Average 7.56% May, 2001 6.92% April, 2001 7.29% March, 2001 8.48%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 7.29%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-A

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 2/17/04

Blended Coupon 4.4588%

Excess Protection Level 3 Month Average 7.73% May, 2001 7.62% April, 2001 7.51% March, 2001 8.08%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.59%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-B

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 3/16/09

Blended Coupon 5.9788%

Excess Protection Level 3 Month Average 7.68% May, 2001 7.52% April, 2001 7.45% March, 2001 8.08%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.69%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-D

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 6/15/2006

Blended Coupon 4.6744%

Excess Protection Level 3 Month Average 7.57% May, 2001 7.41% April, 2001 7.35% March, 2001 7.97%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.80%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-E

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 6/17/02

Blended Coupon 4.3053%

Excess Protection Level 3 Month Average 7.83% May, 2001 7.76% April, 2001 7.61% March, 2001 8.13%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.45%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$1,000,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-G

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 07/15/2004

Blended Coupon 6.2617%

Excess Protection Level 3 Month Average 7.66% May, 2001 7.55% April, 2001 7.44% March, 2001 8.00%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.66%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-H

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 4/15/2004

Blended Coupon 5.1763%

Excess Protection Level 3 Month Average 7.34% May, 2001 6.90% April, 2001 7.62% March, 2001 7.49%

Cash Yield19.68%

Investor Charge Offs 5.45%

Base Rate 7.33%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$1,000,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-I

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 08/15/2002

Blended Coupon 6.4825%

Excess Protection Level 3 Month Average 7.57% May, 2001 7.41% April, 2001 7.34% March, 2001 7.96%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.80%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-J

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 09/15/2009

Blended Coupon 7.0937%

Excess Protection Level 3 Month Average 7.40% May, 2001 7.24% April, 2001 7.18% March, 2001 7.79%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.97%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$1,000,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-L

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 10/16/06

Blended Coupon 4.4557%

Excess Protection Level 3 Month Average 7.68% May, 2001 7.61% April, 2001 7.46% March, 2001 7.97%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.60%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-M

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 11/15/2004

Blended Coupon 6.6788%

Excess Protection Level 3 Month Average 7.58% May, 2001 7.42% April, 2001 7.35% March, 2001 7.97%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.79%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-A

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 02/15/2005

Blended Coupon 7.4063%

Excess Protection Level 3 Month Average 7.48% May, 2001 7.32% April, 2001 7.26% March, 2001 7.88%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.89%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-B

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 2/18/03

Blended Coupon 4.2945%

Excess Protection Level 3 Month Average 7.84% May, 2001 7.77% April, 2001 7.62% March, 2001 8.14%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.44%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-C

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 2/15/05

Blended Coupon 4.3466%

Excess Protection Level 3 Month Average 7.79% May, 2001 7.72% April, 2001 7.57% March, 2001 8.08%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.49%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$1,500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-D

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 4/16/07

Blended Coupon 4.6456%

Excess Protection Level 3 Month Average 7.54% May, 2001 7.43% April, 2001 7.32% March, 2001 7.89%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.78%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$850,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-E

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 05/17/2010

Blended Coupon 7.9030%

Excess Protection Level 3 Month Average 7.30% May, 2001 7.14% April, 2001 7.08% March, 2001 7.70%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 7.07%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$590,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-F

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 6/15/2005

Blended Coupon 5.1617%

Excess Protection Level 3 Month Average 7.59% May, 2001 6.92% April, 2001 7.61% March, 2001 8.24%

Cash Yield19.70%

Investor Charge Offs 5.45%

Base Rate 7.33%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$882,400,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-G

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 7/15/2005

Blended Coupon 4.9164%

Excess Protection Level 3 Month Average 7.53% May, 2001 7.15% April, 2001 7.82% March, 2001 7.64%

Cash Yield19.68%

Investor Charge Offs 5.45%

Base Rate 7.08%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-H

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 8/16/10

Blended Coupon 4.4700%

Excess Protection Level 3 Month Average 7.66% May, 2001 7.59% April, 2001 7.45% March, 2001 7.95%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.62%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$700,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-I

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 08/15/2005

Blended Coupon 6.9750%

Excess Protection Level 3 Month Average 7.53% May, 2001 7.37% April, 2001 7.30% March, 2001 7.92%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.84%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$1,000,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-K

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 10/17/2005

Blended Coupon 4.8938%

Excess Protection Level 3 Month Average 7.55% May, 2001 7.17% April, 2001 7.84% March, 2001 7.66%

Cash Yield19.68%

Investor Charge Offs 5.45%

Base Rate 7.06%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2000-L

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 11/15/2007

Blended Coupon 6.2556%

Excess Protection Level
3 Month Average 7.76%
May, 2001 7.69%
April, 2001 7.52%
March, 2001 8.09%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.52%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2001-A

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 02/15/2006

Blended Coupon 4.3553%

Excess Protection Level 3 Month Average 6.31% May, 2001 7.71% April, 2001 7.53% March, 2001 3.68%

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.50%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$1,250,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 2001-B

KEY PERFORMANCE FACTORS May 31, 2001

Expected B Maturity 3/15/11

Blended Coupon 4.6231%

Excess Protection Level
3 Month Average N/A
May, 2001 7.45%
April, 2001 5.28%
March, 2001

N/A

Cash Yield19.67%

Investor Charge Offs 5.45%

Base Rate 6.76%

Over 30 Day Delinquency 4.84%

Seller's Interest 8.52%

Total Payment Rate14.20%

Total Principal Balance\$58,203,705,030.43

Investor Participation Amount\$750,000,000.00