
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: September 14, 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 333-89755 51-0331454
-----(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 5. OTHER EVENTS

On September 17, 2001 the MBNA Master Credit Card Trust II Series 1996-H (the "Series") will be terminated in accordance with the provisions of Section 10 of the Series 1996-H Supplement dated as of August 14, 1996, to the Pooling and Servicing Agreement dated as of August 4, 1994 (the "Pooling and Servicing Agreement") and subsection 12.03 of the Pooling and Servicing Agreement. Final Payment will be made on the Series certificates after presentation and surrender of the Series certificates at the offices of The Bank of New York, as the Trustee.

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

August 31, 2001.

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

- 20.37. Series 1999-J Certificateholders' Statement for the month ended August 31, 2001.
- 20.38. Series 1999-L Certificateholders' Statement for the month ended August 31, 2001.
- 20.39. Series 1999-M Certificateholders' Statement for the month ended August 31, 2001.
- 20.40. Series 2000-A Certificateholders' Statement for the month ended August 31, 2001.
- 20.41. Series 2000-B Certificateholders' Statement for the month ended August 31, 2001.
- 20.42. Series 2000-C Certificateholders' Statement for the month ended August 31, 2001.
- 20.43. Series 2000-D Certificateholders' Statement for the month ended August 31, 2001.
- 20.44. Series 2000-E Certificateholders' Statement for the month ended August 31, 2001.
- 20.45. Series 2000-F Certificateholders' Statement for the month ended August 31, 2001.
- 20.46. Series 2000-G Certificateholders' Statement for the month ended August 31, 2001.
- 20.47. Series 2000-H Certificateholders' Statement for the month ended August 31, 2001.
- 20.48. Series 2000-I Certificateholders' Statement for the month ended August 31, 2001.
- 20.49. Series 2000-K Certificateholders' Statement for the month ended August 31, 2001.
- 20.50. Series 2000-L Certificateholders' Statement for the month ended August 31, 2001.
- 20.51. Series 2001-A Certificateholders' Statement for the month ended August 31, 2001.
- 20.52. Series 2001-B Certificateholders' Statement for the month ended August 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: September 14, 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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 2001 is set forth below.

- 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 \$3.552083 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 \$3.735417 _____ 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 \$3.955417 _____ 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	\$119,682,930.09
(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	\$6,190,493.05
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$11,693,162.88
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	\$61,488,678,041.61
(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)	The Floating Investor Percentage with respect to the period:	
	August 1, 2001 through August 31, 2001 1	.62%
(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 wi respect to the related Monthly P	N/A 				
(m)	The Class A Fixed Allocation with respect to the related Monthly Po	N/A 				
(n)	The Class B Fixed Allocation with respect to the related Monthly Po	N/A 				
(0)	The Collateral Fixed Allocation respect to the related Monthly Po		N/A			
Deli	nquent Balances					
were	aggregate amount of outstanding be delinquent as of the end of the ted Monthly Period:					
		Percentage of Total Receivables				
(a)	30 - 59 days:	1.92%	1,212,520,758.37			
(b)	60 - 89 days:	1.04%	653,170,618.76			
(c)	90 - 119 days:	0.76%	476,527,110.33			
(d)	120 -149 days:	0.67%	425,112,401.11			
(e)	150 or more days:	0.60%	379,602,898.72			
	Total	4.99%	3,146,933,787.29			
Inve	stor Default Amount					
(a)	The Aggregate Investor Default American for the related Monthly Period	mount	\$4,461,093.27			
(b)	The Class A Investor Default Amo for the related Monthly Period	unt	\$3,881,151.11			
(c)	The Class B Investor Default Amore for the related Monthly Period	unt	\$200,749.10			
(d)	The Collateral Default Amount fo the related Monthly Period	r	\$379,193.06			
Investor Charge Offs						
(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00			
(b)	The aggregate amount of Class A Investor Charge Offs set forth is 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00			
(c)	The aggregate amount of Class B Investor Charge Offs for the rel-Monthly Period	ated	\$ 0.00			
(d)	The aggregate amount of Class B Investor Charge Offs set forth is	n				

4.

		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	\$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

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$13,566,831.48
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$701,732.29
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,325,495.36
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	\$14,110,581.48
	(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	\$729,857.29

(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

\$1,378,620.36

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.11%

(b) The Portfolio Adjusted Yield

7.06%

C. LIBOR Determinations

LIBOR rates for the Interest Period of August 15, 2001 through September 16, 2001:

Class A and Class B determination -

3.62500% -----3.64000%

Collateral Interest determination -

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer

Name: Jack Fioravanti Title: Senior Vice President

1994-C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 2001 is set forth below.

- 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 \$3.584167 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 \$3.749167 _____ 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 \$4.015797 _____ 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	\$68,817,684.53
(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	\$3,559,535.04
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,723,568.81
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	\$61,488,678,041.61
(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:	
	August 1, 2001 through August 31, 2001	0.93%
(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 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 we respect to the related Monthly Pe		N/A
Deli	inquent Balances		
ml	aggregate amount of outstanding ba	alances in	the Accounts which
were	e delinquent as of the end of the cated Monthly Period:		
were	e delinquent as of the end of the cated Monthly Period:	day on the	e last day of the ge Aggregate Account
were	e delinquent as of the end of the cated Monthly Period:	Percentag of Total Receivable	e last day of the ge Aggregate Account es Balance 1,212,520,758.37
were rela	e delinquent as of the end of the cated Monthly Period:	Percentag of Total Receivable 1.92% 1.04%	e last day of the ge Aggregate Account Balance 1,212,520,758.37
were rela	e delinquent as of the end of the cated Monthly Period: 10 - 59 days:	Percentag of Total Receivable 1.92% 1.04% 0.76%	Aggregate Account Balance 1,212,520,758.37 653,170,618.76 476,527,110.33
were relations (a)	e delinquent as of the end of the cated Monthly Period: 10 - 59 days: 10 - 89 days:	Percentag of Total Receivable 1.92% 1.04% 0.76% 0.67%	Aggregate Account Balance 1,212,520,758.37 653,170,618.76 476,527,110.33 425,112,401.11
(a) (b) (c)	e delinquent as of the end of the cated Monthly Period: 30 - 59 days: 60 - 89 days: 90 - 119 days:	Percentag of Total Receivable 1.92% 1.04% 0.76% 0.67% 0.60%	Aggregate Account Balance 1,212,520,758.37
(a) (b) (c) (d)	e delinquent as of the end of the cated Monthly Period: 30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days:	Percentag of Total Receivable 1.92% 1.04% 0.67% 0.60% 4.99%	Aggregate Account Balance 1,212,520,758.37 653,170,618.76 476,527,110.33 425,112,401.11 379,602,898.72 3,146,933,787.29
(a) (b) (c) (d) (e)	e delinquent as of the end of the cated Monthly Period: 30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days: 150 or more days:	Percentag of Total Receivable 1.92% 1.04% 0.76% 0.60%	Aggregate Account Balance 1,212,520,758.37 653,170,618.76 476,527,110.33 425,112,401.11 379,602,898.72 3,146,933,787.29
(a) (b) (c) (d) (e)	e delinquent as of the end of the cated Monthly Period: 30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days: 150 or more days: Total	Percentag of Total Receivable 1.92% 1.04% 0.67% 0.60%	Aggregate Account Balance 1,212,520,758.37 653,170,618.76 476,527,110.33 425,112,401.11 379,602,898.72 3,146,933,787.29

4.

- (c) The Class B Investor Default Amount for the related Monthly Period \$115,430.78
- (d) The Collateral Default Amount for the related Monthly Period \$218,036.00 -----

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

(e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 Period (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-\$ 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 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 \$ 0.00 Distribution Date (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding \$ 0.00 this Distribution Date 6. Investor Servicing Fee (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$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. Reallocations 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	\$8,113,584.38
	(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	\$419,668.12
	(c)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$792,706.86
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	\$7,800,928.13
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$403,496.24

(c) The amount of Collateral Available
Funds on deposit in the Finance Charge
Account on the related Transfer Date \$762,159.99

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.11%

(b) The Portfolio Adjusted Yield

7.04%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of August 15, 2001 through September 16, 2001: 3.64000%

MBNA AMERICA BANK,
NATIO Jack Fioravanti
NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1995-A

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 2001 is set forth below.

- 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 \$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 \$3.721667 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 \$3.996667 -----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	\$68,817,684.53
	(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	\$3,559,535.04
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,723,568.81
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	\$61,488,678,041.61
	(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	\$575 , 000,000.00
	(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	\$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:	
		August 1, 2001 through August 31, 2001 0.	93%
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
	(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 Mor Period		0.085
(1)	The Fixed Investor Percentage verspect to the related Monthly		N/A
(m)	The Class A Fixed Allocation was respect to the related Monthly		N/A
(n)	The Class B Fixed Allocation was respect to the related Monthly		
	1		
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
	_	11	
were	aggregate amount of outstanding e delinquent as of the end of the sted Monthly Period:		
		Percentage	
		of Total Receivables	Account Balance
1 - 1	20 50 1	1 000	1 010 500 550 05
(a)	1	1.92%	1,212,520,758.37
(b)	60 - 89 days:	1.04%	653,170,618.76
(c)	90 - 119 days:	0.76%	476,527,110.33
(d)	120 - 149 days:	0.67% 	425,112,401.11
(e)	150 or more days:	0.60%	379,602,898.72
	Total	4.99%	3,146,933,787.29
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,565,128.61
(b)	The Class A Investor Default Ar	mount	
	for the related Monthly Period		\$2,231,661.83
(c)	The Class B Investor Default Ar for the related Monthly Period	mount	\$115,430.78
	for the related honemy reriod		
(d)	The Collateral Default Amount the related Monthly Period	for	\$218,036.00
	the related monthly relicu		
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A		
	Investor Charge Offs for the re Monthly Period	elated	\$ 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	inal	\$ 0.00
(c)	The aggregate amount of Class I		
(c)	The aggregate amount of Class I Investor Charge Offs for the re Monthly Period		\$ 0.00
(c)	Investor Charge Offs for the re	elated	

4.

		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.	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	\$8,732,101.82
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$403,496.24
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$762,159.99
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	\$9,044,758.07
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$419,668.12
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were	

			allocated in respect of the Collateral Interest	\$792,706.8	36
	11.	Swap	Cash Flows		
			The amount of the Net Swap Receipt for the related Transfer Date	\$931,173.	69
			The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00	
	12.	Port	folio Yield		
			The Portfolio Yield for the related Monthly Period		14.11%
		(b)	The Portfolio Adjusted Yield		7.11%
C.	Flo	ating	Rate Determinations		
	Aug		es for the Interest Period of , 2001 through September 16, 2001: 3.64000)%	
			on regarding the status of the Rate Swap and the Swap Counterparty		
	1.		Mark-to-Market Amount, if any, for the ed Monthly Period.	\$	N/A
	2.		he Interest Reserve Account been lished?		No
	3.	Has t funde	he Interest Reserve Account been d?		No
	4.		ggregate amount of funds withdrawn from nterest Reserve Account, if any	\$ 0.00	
	5.		any funds withdrawn from the Interest ve Account were utilized?		
		none			
	6.	Has t	he Interest Rate Swap been Terminated?		No
	7.	Long	Term Credit Rating of the Swap Counterparty		AAA/Aaa
		ERICA ack Fi	BANK, oravanti		

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1995-C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 2001 is set forth below.

- 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 \$3.538333 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 \$3.630000 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 \$3.905000 11. The amount of distribution in respect of any accrued and unpaid Collateral \$0.000000 Monthly Interest
- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed

		during the related Monthly Period which were allocated in respect of	
		the Class A Certificates	\$59,841,460.96
	(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	\$3,095,250.79
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,846,577.24
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	\$61,488,678,041.61
	(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:	
		August 1, 2001 through August 31, 2001 0.	.81%
	(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

during the related Monthly Period

(k)	The Collateral Floating Allocati with respect to the related Mont Period			0.085
(1)	The Fixed Investor Percentage wi respect to the related Monthly P			N/A
(m)	The Class A Fixed Allocation wit	h		
(111)	respect to the related Monthly P			N/A
(n)	The Class B Fixed Allocation wit			/-
	respect to the related Monthly P	eriod		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly P		N/A	
- 1·				
Deli	nquent Balances			
were	aggregate amount of outstanding be delinquent as of the end of the ted Monthly Period:			
		Percentage of Total Receivables	Ac	gregate ccount alance
1.5	20 50 3	1 000	1 010	E00 750 07
(a)	30 - 59 days:	1.92%		520,758.37
(b)	60 - 89 days:	1.04%		70,618.76
(c)	90 - 119 days:	0.76% 		27,110.33
(d)	120 - 149 days:	0.67%		12,401.11
(e)	150 or more days:	0.60%	379,60	02,898.72
	Total			33,787.29
Inve	estor Default Amount			
(a)	The Aggregate Investor Default A	mount		
(α)	for the related Monthly Period	mourre		546.42
(b)	The Class A Investor Default Amo for the related Monthly Period	unt		575.40
(c)	The Class B Investor Default Amo	unt		
	for the related Monthly Period		\$100,37	74.67
(d)	The Collateral Default Amount fo	r		
	the related Monthly Period		\$189,59	96.35
Inve	sstor Charge Offs			
(a)	The aggregate amount of Class A			
	Investor Charge Offs for the rel Monthly Period	ated	\$ 0.0	00
	-			
(b)	The aggregate amount of Class A			
	Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin			
	certificate principal amount		\$ 0.0	
(c)	The aggregate amount of Class B Investor Charge Offs for the rel	ated		
	Monthly Period		\$ 0.0	00

4.

(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
Real	locations	•

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	\$6,783,415.08
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$350 , 866.56
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$662,747.19
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	\$7,055,290.08
	(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 \$364,929.06 (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 \$689,309.69 Interest 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 14.11% (b) The Portfolio Adjusted Yield 7.10% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of August 15, 2001 through September 16, 2001:

3.64000%

MBNA AMERICA BANK, NATIO Jack Fioravanti

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

1995-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 2001 is set forth below.

- 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 \$3.547500 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 \$3.657500 _____ 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 \$3.886667 _____ 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	\$59,841,460.96
(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	\$3,095,250.79
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,846,577.24
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	\$61,488,678,041.61
(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:	
	August 1, 2001 through August 31, 2001 0.8	31%
(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 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 respect to the related Monthly		
(0)	The Collateral Fixed Allocation respect to the related Monthly		
. Del	inquent Balances		
The wer	e aggregate amount of outstanding to delinquent as of the end of the ated Monthly Period:		
		Percentag of Total Receivable	
(a)	30 - 59 days:		1,212,520,758.37
(b)	60 - 89 days:	1.04%	653,170,618.76
(c)	90 - 119 days:		476,527,110.33
(d)	120 - 149 days:	0.67%	425,112,401.11
(e)	150 or more days:		379,602,898.72
	Total	4.99%	
. Inv	restor Default Amount		
(a)	The Aggregate Investor Default .	Amoun+	
(α)	for the related Monthly Period	zuno urre	\$2,230,546.42
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,940,575.40
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$100,374.67
(d)	The Collateral Default Amount f the related Monthly Period	or	\$189,596.35
. Inv	restor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origi certificate principal amount	in	\$ 0.00

(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 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	\$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. 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	\$6,783,415.08
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$350,866.56
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$662,747.19
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	\$7,055,290.08
	(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 \$364,929.06

(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

\$689,309.69

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.11%

(b) The Portfolio Adjusted Yield

7.09%

C. LIBOR Determinations

LIBOR rates for the Interest Period of August 15, 2001 through September 16, 2001:

3.64000%

MBNA AMERICA BANK, NATIO Jack Fioravanti

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

1995-J

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 2001 is set forth below.

- 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 \$3.529167 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 \$3.648333 _____ 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 \$3.767500 _____ 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	\$83,778,051.96
(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	\$4,333,347.77
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,185,213.14
Drin	ginal Regainables in the Trust	
	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	\$61,488,678,041.61
(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
	-	
(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
(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	\$609,000,000.00
	day of the felated Monthly Fellod	
(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
(h)	The Floating Investor Percentage with respect to the period:	
	August 1, 2001 through August 31, 2001 1.	14%
(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)	The Class B Fixed Allocation with respect to the related Monthly N		N/A
	(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
3.	Deli	inquent Balances		
	were	aggregate amount of outstanding be delinquent as of the end of the sted Monthly Period:		
			Percentag of Total Receivable	
	(a)	30 - 59 days:	1.92%	
	(b)	60 - 89 days:	1.04%	653,170,618.76
	(c)	90 - 119 days:	0.76%	476,527,110.33
	(d)	120 - 149 days:	0.67%	425,112,401.11
	(e)	150 or more days:	0.60%	379,602,898.72
		Total	4.99%	3,146,933,787.29
4.	Inve	estor Default Amount		
	(a)	The Aggregate Investor Default in for the related Monthly Period	Amount	\$3,122,765.37
	(b)	The Class A Investor Default Amo	ount	\$2,716,805.85
	(c)	The Class B Investor Default Amo	ount	\$140,524.45
	(d)	The Collateral Default Amount for the related Monthly Period	or	\$265,435.07
5.	Inve	estor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the re- Monthly Period	Lated	\$ 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		\$ 0.00
	(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		\$ 0.00
	(-)	mb	an 1	

(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	\$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
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	\$9,496,782.06
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$491,212.82
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$927 , 846.66
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	\$9,877,407.06
	(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	\$510,900.32
	(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 \$965,034.16

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.11%

(b) The Portfolio Adjusted Yield

7.12%

C. LIBOR Determinations

LIBOR rates for the Interest Period of August 15, 2001 through September 16, 2001: 3.64000%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$3.575000 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 \$3.675833 _____ 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 \$4.009608 _____ 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	\$59,841,460.96
(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	\$3,095,250.79
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,846,577.24
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	\$61,488,678,041.61
(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:	
	August 1, 2001 through August 31, 2001 0.8	1%
(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 wi	.th	
		respect to the related Monthly P	Period	N/A
	(m)	The Class A Fixed Allocation wit respect to the related Monthly P		N/A
	(n)	The Class B Fixed Allocation wit respect to the related Monthly P		
	(0)	The Collateral Fixed Allocation respect to the related Monthly P		N/A
3.	Deli	nquent Balances		
		the Accounts which last day of the		
			Percentage of Total	Aggregate Account
			Receivables	Balance
	(a)	30 - 59 days:		2,520,758.37
	(b)	60 - 89 days:	1.04%653,	170,618.76
	(c)	90 - 119 days:	0.76%476,	527,110.33
	(d)	120 - 149 days:	0.67%425,	112,401.11
	(e)	150 or more days:		502,898.72
		Total	4.99% 3,1	46,933,787.29
4.	Inve	estor Default Amount		
	(a)	The Aggregate Investor Default A for the related Monthly Period	mount	\$2,230,546.42
	(b)	The Class A Investor Default Amo	ount	\$1,940,575.40
	(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$100,374.67
	(d)	The Collateral Default Amount fo the related Monthly Period	or	\$189,596.35
5.	Inve	estor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth i 5 (c) above per \$1,000 of origin certificate principal amount		\$ 0.00
	(e)	The aggregate amount of Collater Charge Offs for the related Mont		

		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	53,125.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	3 , 437.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	4,270.83
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	12,500.00
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	\$6,783,415.08
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$350,866.56
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$662,747.19
10.	Col	lection of Finance Charge Receivables	
	(a)	of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated	67 055 200 00
	(b)	in respect of the Class A Certificates The aggregate amount of Collections of	\$7,055,290.08
		Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$364,929.06
	(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 \$689,309.69

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.11%

(b) The Portfolio Adjusted Yield

7.05%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
August 15, 2001 through September 16, 2001: 3.64000%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-B

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$3.492500 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 \$3.620833 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 \$3.863750 11. The amount of distribution in respect of any accrued and unpaid Collateral \$0.000000 Monthly Interest
- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed

		during the related Monthly Period which were allocated in respect of the Class A Certificates	\$87,698,700.65
	(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	\$7,738,118.37
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,738,118.37
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	\$61,488,678,041.61
	(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:	
		August 1, 2001 through August 31, 2001	1.22%
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
	(j)	The Class B Floating Allocation with respect to the related Monthly period	0.075

(k) The Collateral Floating Allocation

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

3. Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

Percentage Aggregate

			of Total Receivables	Account Balance
(a)	30 - 59 days:		1.92%	1,212,520,758.37
(b)	60 - 89 days:		1.04%	653,170,618.76
(c)	90 - 119 days:		0.76%	476,527,110.33
(d)	120 - 149 days:		0.67%	425,112,401.11
(e)	150 or more days:		0.60%	379,602,898.72
		Total	4.99%	3,146,933,787.29

4. Investor Default Amount

(d)	The Collateral Default Amount for the related Monthly Period	\$250,936.44
(c)	The Class B Investor Default Amount for the related Monthly Period	\$250,936.44
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,843,946.95
(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,345,819.83

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	\$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 	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
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		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		941,212.89
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$87	7,165.63
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date		7,165.63
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	,339,650.39
	(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	\$91	2.321.88

(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

\$912,321.88 _____

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.11%

(b) The Portfolio Adjusted Yield

7.15%

C. LIBOR Determinations

LIBOR rates for the Interest Period of August 15, 2001 through September 16, 2001:

Class A and Class B determination -

3.64000%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$3.501667 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 \$3.657500 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 \$3.783866 11. The amount of distribution in respect of any accrued and unpaid Collateral \$0.000000 Monthly Interest
- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed

	during the related Monthly Period which were allocated in respect of the Class A Certificates	\$58,465,797.64
(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	\$5,158,745.53
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,158,745.53
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	\$61,488,678,041.61
(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:	
	August 1, 2001 through August 31, 2001 0.	81%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(k)	The Collateral Floating Allocation with respect to the related Monthly	

	Period		0.075
(1)	The Fixed Investor Percentage wirespect to the related Monthly F		N/A
(m)	The Class A Fixed Allocation wit respect to the related Monthly F		N/A
(n)	The Class B Fixed Allocation wit respect to the related Monthly F		·
(0)	The Collateral Fixed Allocation respect to the related Monthly F		N/A
The	nquent Balances aggregate amount of outstanding b delinquent as of the end of the		
rela	ted Monthly Period:	D	7
		of Total Receivables	
(a)	30- 59 days:	1.92%	1,212,520,758.37
(b)	60 - 89 days:	1.04%	653,170,618.76
(c)	90 - 119 days:	0.76%	476,527,110.33
(d)	120 - 149 days:	0.67%	425,112,401.11
(e)	150 or more days:	0.60%	
	Total		3,146,933,787.29
Inve	stor Default Amount		
(a)	The Aggregate Investor Default A for the related Monthly Period	mount	\$2,230,546.45
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$1,895,964.57
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$167,290.94
(d)	The Collateral Default Amount for the related Monthly Period	r	\$167,290.94
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth i	n	

4.

	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	\$ 0.0	0
	(b)	The amount of Reallocated Class B		
	(/	Principal Collections with respect to		
		this Distribution Date	\$ 0.0	0
	(C)	The Collateral Interest as of the		
		close of business on this Distribution Date	\$37,500	000 00
	(-1)	mb. Class D Tanastan Tatanast as of the		
	(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)	\$ 0.0	0
	(b)	The Accumulation Shortfall with		
		respect to the related Monthly		_
		Period	\$ 0.0	0
	(C)	The Principal Funding Investment		
		Proceeds deposited in the Finance Charge Account on the related		
		Transfer Date	\$ 0.0	0
	(d)	The Principal Funding Investment		
		Shortfall deposited in the Finance		
		Charge Account on the related Transfer Date from the Reserve Account	\$ 0.0	0
	(e)	Interest earnings on funds on deposit		
	(-)	in the Reserve Account deposited in		
		the Finance Charge Account on the related Transfer Date	\$ 0.0	0
		related fransier bate	\$ 0.0	
9.	7	lable Funds		
9.	Aval	lable runds		
	(-)	mb of Class & Assistable Donds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account		
		on the related Transfer Date	\$6,627,	
	(b)	The amount of Class B Available Funds		
		on deposit in the Finance Charge Account	6504 77	7 10
		on the related Transfer Date	\$584,77	7.18
	, .			
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge		
		Account on the related Transfer Date	\$584,77	
10.	Col	lection of Finance Charge Receivables		
	(a)	The aggregate amount of Collections		
	(a)	of Finance Charge Receivables and Annual		
		Membership Fees processed during the		
		related Monthly Period, allocated in respect of the Class A Certificates	\$6,893,	099.77
	/l= \	The aggregate amount of Collections of		
	(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		
		<u>+</u>		

Certificates \$608,214.68

(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

\$608,214.68

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.11%

(b) The Portfolio Adjusted Yield

7.13%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

August 15, 2001 through September 16, 2001: 3.64000%

Collateral Interest Determination for the Interest Period of $% \left(1\right) =\left(1\right) +\left(1\right$

August 14, 2001 to September 14, 2001: 3.66000%

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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

\$0.00000

The amount of distribution in respect of Class B Monthly Principal

\$1000.000000

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

\$400.000000

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

\$1.432889

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

\$0.00000

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

\$0.000000

 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

\$0.000000

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

\$3.520000

5. 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

\$0.000000

- $\hbox{C.} \quad \hbox{Information Regarding the Current Quarterly Interest Distribution} \\$
 - The total amount of distribution from the Interest Funding Account

\$316,800.00

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 \$ 0.000000 amount _____ 4. The amount of the current quarterly interest distribution in respect of \$316,800.00 Class B 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 \$ 3.520000 amount D. Information Regarding the Performance of the Trust 1. Collection of Principal Receivables (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$140,317,912.52 -----(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 \$12,380,994.49 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$12,380,994.49 2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$61,488,678,041.61 -----(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 \$126,000,000.00 (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 \$126,000,000.00 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 \$ 0.00 the related Monthly Period (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$ 0.00 (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	\$90,000 	,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$36 , 000	,000.00
(h)	The Floating Investor Percentage with respect to the period:		
	August 1, 2001 through August 31, 2001 1.	95%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(j)	The Class B Floating Allocation with respect to the related Monthly period	0.075	
(k)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		1.95%
(m)	The Class A Fixed Allocation with respect to the related Monthly Period 0.	850	
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		0.075
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		0.075

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:

		I	Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.92%	1,212,520,758.37
(b)	60 - 89 days:		1.04%	653,170,618.76
(c)	90 - 119 days:		0.76%	476,527,110.33
(d)	120 - 149 days:		0.67%	425,112,401.11
(e)	150 or more days:		0.60%	379,602,898.72
		Total	4.99%	3,146,933,787.29

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$5,353,311.85
(b)	The Class A Investor Default Amount for the related Monthly Period	\$4,550,314.91
(c)	The Class B Investor Default Amount for the related Monthly Period	\$401,498.47

(d) The Collateral Default Amount for

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	\$ 0.00
	(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	\$37,500.00
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$78,750.00
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	\$ 0.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 0.00
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)	\$316,800.00

(b) The aggregate amount deposited into

	the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date (after taking into account deposits on such date	
	but prior to withdrawals) \$	0.00
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$35	16,800.00
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
10. Av	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$16,543,439.62
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,403,465.62
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,437,215.62
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	\$16,543,439.62
(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	\$1,459,715.62
(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	\$1,459,715.62
12. Po:	rtfolio Yield	
(a)	The Portfolio Yield for the related	
(a)	Monthly Period	134.38%
(b)	The Portfolio Adjusted Yield	47.19%
LIBOR De	eterminations	
LIBOR ra	ates for the related Interest Period:	
Class A	and Class B determination -	3.57000%

3.66000%

E.

Collateral Interest determination -

MBNA AMERICA BANK,
NATIO Jack Fioravanti
NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-H

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$3.474167 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 \$3.666667 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 \$3.625278 11. The amount of distribution in respect of any accrued and unpaid Collateral \$0.000000 Monthly Interest
- $\ensuremath{\mathtt{B.}}$ 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	\$116,931,595.22
	(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	\$10,317,491.22
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$10,317,491.22
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	\$61,488,678,041.61
	(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:	
	(i)	August 1, 2001 through August 31, 2001 The Class A Floating Allocation	1.62%
	(±)	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 Mont Period 0.075	chly	
		Period 0.075		
	(1)	The Fixed Investor Percentage wirespect to the related Monthly E		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 E		N/A
	(0)	The Collateral Fixed Allocation respect to the related Monthly F		N/A
3.	Deli	nquent 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	
	(a)	30 - 59 days:	1.92%	1,212,520,758.37
	(b)	60 - 89 days:	1.04%	
	(c)	90 - 119 days:	0.76%	476,527,110.33
	(d)	120 - 149 days:	0.67%	
	(e)	150 or more days:	0.60%	379,602,898.72
		Total	4.99%	
4.	Inve	stor Default Amount		
	(a)	The Aggregate Investor Default F for the related Monthly Period	Amount	\$ 4,461,092.94
	(b)	The Class A Investor Default Amo	ount	\$3,791,929.14
	(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$334,581.90
	(d)	The Collateral Default Amount for the related Monthly Period	or	\$334,581.90
5.	Inve	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	.ated	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00

(d) The aggregate amount of Class B

with respect to the related Monthly

	Investor Charge Offs set forth in			
	5 (c) above per \$1,000 of original	ć 0.00		
	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		
	couring child biborization baco			
(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		
	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	\$ 0.00		
(j)	The aggregate amount of Class B			
137	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			
(11)	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			
/ - \	The amount of the Class A Continue			
(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 Collatoral Servicing				
(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	* CO = 00		
	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 as of the close of business on this Distribution Date	\$75,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
8. Principal		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	\$13,254,949.80
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,169,554.18
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,169,554.18
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	\$13,786,199.80

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

\$1,216,429.18

(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

\$1,216,429.18

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.11%

(b) The Portfolio Adjusted Yield

7.17%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

August 15, 2001 through September 16, 2001: Class A and Class B determination -

3.64000%

August 14, 2001 to September 14, 2001: Collateral Interest determination -

3.66000%

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$3.455833 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 \$3.657500 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 \$3.668333 11. The amount of distribution in respect of any accrued and unpaid Collateral \$0.000000 Monthly Interest
- $\ensuremath{\mathtt{B.}}$ 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	0116 001 505 00
		the Class A Certificates	\$116,931,595.22
	(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	\$10,317,491.22
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$10,317,491.22
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	\$61,488,678,041.61
	(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:	
		August 1, 2001 through August 31, 2001	1.62%
	(i)	The Class A Floating Allocation with respect to the related Monthly Period 0.850	
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
	(k)	The Collateral Floating Allocation with respect to the related Monthly	

		Period		0.075
	(1)	The Fixed Investor Percentage respect to the related Monthly		N/A
	(m)	The Class A Fixed Allocation we respect to the related Monthly		N/A
	(n)	The Class B Fixed Allocation we respect to the related Monthly		N/A
	(0)	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 ted Monthly Period:		
			Percentage of Total Receivable:	
	(a)	30 - 59 days:	1.92%	1,212,520,758.37
	(b)	60 - 89 days:	1.04%	653,170,618.76
	(c)	90 - 119 days:	0.76%	476,527,110.33
	(d)	120 - 149 days:	0.67%	425,112,401.11
	(e)	150 or more days:	0.60%	379,602,898.72
		Total	4.99%	3,146,933,787.29
4.	Inve	stor Default Amount		
	(a)	The Aggregate Investor Default for the related Monthly Period		\$ 4,461,092.94
	(b)	The Class A Investor Default A for the related Monthly Period		\$3,791,929.14
	(c)	The Class B Investor Default A for the related Monthly Period		\$334,581.90
	(d)	The Collateral Default Amount the related Monthly Period	for	\$334,581.90
Inv	estor	Charge Offs		
	(a)	The aggregate amount of Class Investor Charge Offs for the r Monthly Period		\$ 0.00
	(b)	The aggregate amount of Class Investor Charge Offs set forth 5 (a) above per \$1,000 of orig certificate principal amount	n in	\$ 0.00

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

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

Monthly Period

\$ 0.00

\$ 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	\$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.	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	\$75,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$13,254,949.80
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,169,554.18
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,169,554.18
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$13,786,199.80
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,216,429.18
	(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

\$1,216,429.18 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.11% _____

(b) The Portfolio Adjusted Yield

7.19%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

August 15, 2001 through September 16, 2001: Class A and Class B determination -

3.64000%

August 14, 2001 to September 14, 2001: Collateral Interest determination -

3.66000% -----

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-K

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

of Class A Monthly Principal

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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
 - -----
 - 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 \$3.784583
 - 5. 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

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

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

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

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

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

\$3.391667

\$0.000000

._____

\$0.000000

\$0.000000

\$3.593333

\$ 0.000000

\$0.000000

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

	2.		amount of the current quarterly erest distribution in respect of as A	\$	0.00
	3.	inte Clas	amount of the current quarterly trest distribution in respect of as A set forth in 2 above per \$1,000 original certificate principal ant	\$	0.000000
	4.	inte	ne amount of the current quarterly nterest distribution in respect of lass 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 original certificate principal ant	\$	0.000000
D.	Inf	ormat	ion Regarding the Performance of the Trust		
٥.	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	\$58 	3,465,797.64
		(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	\$5,	,158,745.53
		(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, 	,158,745.53
	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	\$6: 	1,488,678,041.61
		(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	\$50 	00,000,000.00
		(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		00,000,000.00
		(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		25,000,000.00
		(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	\$42	25,000,000.00
		(f)	The amount of Principal Receivables in the Trust represented by the		

Class B	Invest	or Inte	rest	as of	-
the end	of the	day on	the	last	day
of the r	elated	Monthl	y Pe	riod	

\$37,500,000.00 -----

(q) 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:

August 1, 2001 through August 31, 2001 0.81%

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

0.850

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

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

(1) The Fixed Investor Percentage with respect to the related Monthly Period

N/A

(m) The Class A Fixed Allocation with respect to the related Monthly Period

N/A

(n) The Class B Fixed Allocation with respect to the related Monthly Period

N/A -----

(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:		1.92%	1,212,520,758.37
(b)	60 - 89 days:		1.04%	653,170,618.76
(c)	90 - 119 days:		0.76%	476,527,110.33
(d)	120 - 149 days:		0.67%	425,112,401.11
(e)	150 or more days:		0.60%	379,602,898.72
		Total	4.99%	3,146,933,787.29

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,230,546.45
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,895,964.57

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

\$167,290.94

	(d)	The Collateral Default Amount for the related Monthly Period	\$16 ⁷	7,290.94
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 Period	\$442,708.33
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the 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.	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)	\$1,576,208.33

(d)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$1,441,458.33
(c)	The aggregate amount deposited into the Interest Funding Account with	
	respect to the Class B Certificates on the related Transfer Date	\$134,750.00
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Av	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,627,474.77
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$584,777.18
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$584,777.18
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	¢£ 902 000 77
	in respect of the class A certificates	\$6,893,099.77
(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	\$608,214.68
	ocicilidates	
(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	\$608,214.68
12. Po:	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	14.11%
(b)	The Portfolio Adjusted Yield	7.11%
LIBOR D	eterminations	
LIBOR ra	ates for the related Interest Period:	
Class A	and Class B determination -	3.57000%
Collate	ral Interest determination -	3.66000%

Ε.

(b) The aggregate amount deposited into

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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).

	of distribution in Monthly Principal	respect	\$0.00000
	of distribution in Monthly Principal	respect	\$0.000000
	of distribution in Monthly Principal	respect	\$0.00000
	of distribution in Monthly Interest	respect	\$3.483333
	of distribution in Deficiency Amounts	respect	\$0.000000
	of distribution in Additional Interest	=	\$0.000000
	of distribution in Monthly Interest	respect	\$3.657500
	of distribution in Deficiency Amounts	respect	\$0.000000
	of distribution in Additional Interest		\$0.000000
	of distribution in Monthly Interest	respect	\$4.207500
	of distribution in Deficiency Amounts	respect	\$0.000000
	of distribution in 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	\$116,931,595.22
(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	\$10,317,491.22
(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	\$10,317,491.22
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	\$61,488,678,041.61
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Class C Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Class C Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00

2.

	(j)	The Floating Investor Percentage respect to the period:	with	
		August 1, 2001 through August 31	, 2001 1.0	52%
	(k)	The Class A Floating Allocation with respect to the related Mont Period	hly	0.850
	(1)	The Class B Floating Allocation with respect to the related Mont Period	hly	0.075
	(m)	The Class C Floating Allocation with respect to the related Mont Period 0.075	hly	
	(n)	The Fixed Investor Percentage wi respect to the related Monthly P		N/A
	(0)	The Class A Fixed Allocation wit respect to the related Monthly P		N/A
	(p)	The Class B Fixed Allocation wit respect to the related Monthly P		N/A
	(q)	The Class C Fixed Allocation wit respect to the related Monthly P		N/A
3.	Deli	nquent Balances		
	were	aggregate amount of outstanding b delinquent as of the end of the ted Monthly Period:		
			of Total	Aggregate Account Balance
	(a)	30 - 59 days:	of Total	Account
		30 - 59 days:	of Total Receivables	Account Balance 1,212,520,758.37
			of Total Receivables 1.92%	Account Balance 1,212,520,758.37
	(b)	30 - 59 days: 60 - 89 days: 90 - 119 days:	of Total Receivables 1.92% 1.04%	Account Balance 1,212,520,758.37 653,170,618.76 476,527,110.33
	(b) (c) (d)	30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days:	of Total Receivables 1.92% 1.04% 0.76% 0.67%	Account Balance 1,212,520,758.37 653,170,618.76 476,527,110.33 425,112,401.11
	(b) (c) (d)	30 - 59 days: 60 - 89 days: 90 - 119 days:	of Total Receivables 1.92% 1.04% 0.76% 0.67%	Account Balance 1,212,520,758.37 653,170,618.76 476,527,110.33 425,112,401.11
	(b) (c) (d)	30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days:	of Total Receivables 1.92% 1.04% 0.76% 0.60%	Account Balance 1,212,520,758.37
4.	(b) (c) (d) (e)	30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days: 150 or more days:	of Total Receivables 1.92% 1.04% 0.76% 0.67% 4.99%	Account Balance 1,212,520,758.37 653,170,618.76 476,527,110.33 425,112,401.11 379,602,898.72 3,146,933,787.29
4.	(b) (c) (d) (e)	30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days: 150 or more days:	of Total Receivables 1.92% 1.04% 0.76% 0.67% 4.99%	Account Balance 1,212,520,758.37 653,170,618.76 476,527,110.33 425,112,401.11 379,602,898.72 3,146,933,787.29
4.	(b) (c) (d) (e)	30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days: 150 or more days: Total stor Default Amount The Aggregate Investor Default A	of Total Receivables 1.92% 1.04% 0.76% 0.67% 4.99%	Account Balance 1,212,520,758.37 653,170,618.76 476,527,110.33 425,112,401.11 379,602,898.72 3,146,933,787.29 \$ 4,461,092.94
4.	(b) (c) (d) (e) Inve (a)	30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days: 150 or more days: Total stor Default Amount The Aggregate Investor Default A for the related Monthly Period The Class A Investor Default Amount	of Total Receivables 1.92% 1.04% 0.76% 0.60% 4.99% mount unt	Account Balance 1,212,520,758.37 653,170,618.76 476,527,110.33 425,112,401.11 379,602,898.72 3,146,933,787.29 \$ 4,461,092.94 \$3,791,929.14
4.	(b) (c) (d) (e) Inve (a)	30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days: 150 or more days: Total stor Default Amount The Aggregate Investor Default Afor the related Monthly Period The Class A Investor Default Amo for the related Monthly Period The Class B Investor Default Amo	of Total Receivables 1.92% 1.04% 0.76% 0.60% 4.99% mount unt	Account Balance 1,212,520,758.37 653,170,618.76 476,527,110.33 425,112,401.11 379,602,898.72 3,146,933,787.29 \$ 4,461,092.94 \$3,791,929.14 \$334,581.90
4.	(b) (c) (d) (e) Inve (a) (b) (c) (d)	30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days: 150 or more days: Total stor Default Amount The Aggregate Investor Default Afor the related Monthly Period The Class A Investor Default Amo for the related Monthly Period The Class B Investor Default Amo for the related Monthly Period The Class C Default Amount for	of Total Receivables 1.92% 1.04% 0.76% 0.60% 4.99% mount unt	Account Balance 1,212,520,758.37 653,170,618.76 476,527,110.33 425,112,401.11 379,602,898.72 3,146,933,787.29 \$ 4,461,092.94 \$33,791,929.14 \$334,581.90 \$334,581.90

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

(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. Av	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$13,254,949.80
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,169,554.18
(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,169,554.18
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	\$13,786,199.80
(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,216,429.18
(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	\$1,216,429.18
12. Po	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	14.11%
(b)	The Portfolio Adjusted Yield	7.13%
LIBOR D	eterminations	
LIBOR r	ates for the Interest Period of	
gust 15,	2001 through September 16, 2001: 3.64000%	

August 15, 2001 through September 16, 2001: 3.64000%

C.

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

1997-B

Name: Jack Fioravanti Title: Senior Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$3.437500 of Class A Monthly Interest 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 \$3.611667 _____ 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 \$3.668333 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 \$7,738,118.37 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7.738.118.37 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 \$61,488,678,041.61 (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 \$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-C 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:

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

with respect to the related Monthly

(j) The Class A Floating Allocation

Period

period

August 1, 2001 through August 31, 2001 1.22%

0.850

(1)	The Collateral Floating Allocati	on		
(1)	with respect to the related Mont			0.055
	Period			0.075
(m)	The Fixed Investor Percentage wi	th		
	respect to the related Monthly E	Period		N/A
(n)	The Class A Fixed Allocation wit	· h		
(11)	respect to the related Monthly E			N/A
(0)	The Class B Fixed Allocation wit respect to the related Monthly E		N/A	
(p)	The Collateral Fixed Allocation respect to the related Monthly E		N	I/A
	-			
Deli	nquent Balances			
were	aggregate amount of outstanding ke delinquent as of the end of the ted Monthly Period:			
		Percentage	e Agg	regate
		of Total Receivables	Ac	count lance
(a)	30 - 59 days:	1.92%	1,212,52	0,758.37
	60 - 89 days:	1.04%		0,618.76
	-	0.76%		
	90 - 119 days:			7,110.33
(d)	120 - 149 days:	0.67% 		2,401.11
(e)	150 or more days:	0.60%	379 , 60	2,898.72
	Total	4.99%	3,146,93	3,787.29
Inve	stor Default Amount			
(a)	The Aggregate Investor Default A	Amount		
(/	for the related Monthly Period		\$3,345,	819.83
(1.)				
(b)	The Class A Investor Default Amo for the related Monthly Period	ounc	\$2,843,	946.95
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$250,93	6.44
(d)	The Collateral Default Amount for the related Monthly Period	or	\$250 , 93	6.44
	one relaced nonemy refred			
Inve	stor Charge Offs			
(a)	The aggregate amount of Class A			
	Investor Charge Offs for the rel Monthly Period	ated	\$ 0.0	0
(b)	The aggregate amount of Class A Investor Charge Offs set forth i	n.		
	5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.0	10
	octofficate principal amount			
(c)	The aggregate amount of Class B			
	Investor Charge Offs for the rel Monthly Period	ated	\$ 0.0	0

3.

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	\$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 (1) The Reserve Draw Amount deposited	\$ 0.00
		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	\$9,941,212.89
	(b)	The amount of Class R Available Funds	

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

	on the related Transfer Date	\$877,165.63
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$877,165.63
0. 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	\$10,339,650.39
(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	\$912,321.88
(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	\$912,321.88
1. Po	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	14.11%
(b)	The Portfolio Adjusted Yield	7.21%
loatin	g Rate Determinations	
	rates for the related Interest Period: A and Class B determination -	3.64000%
Collat	eral Interest determination -	3.66000%

MBNA AMERICA BANK, Jack Fioravanti NATIONAL ASSOCIATION, Servicer

Name: Jack Fioravanti Title: Senior Vice Presiden

1997-C

C.

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEME

SERIES 1997-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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).

of any accrued and unpaid Collateral

Monthly Interest

Additional Interest

- 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 \$3.556389

 5. The amount of distribution in respect
- B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

\$0.000000

\$0.000000

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest \$3.529167 _____ 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 \$3.712500 _____ 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

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: Class	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: Class	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal		0.00000
		anioui			
D.	Inf	ormat:	ion Regarding the Performance of the Trust		
	1.	Colle	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	\$87	,698,700.65
		(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,	738,118.37
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7 ,	738,118.37
	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	\$61	,488,678,041.61
		(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	\$75 	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		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	\$63	7,500,000.00
		, ,	m		

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

	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:	
	August 1, 2001 through August 31, 2001 1.2	22%
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(k)	The Class B Floating Allocation with respect to the related Monthly period	0.075
(1)	The Collateral Floating Allocation with respect to the related Monthly Period0.075	
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

			Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.92%	1,212,520,758.37
(b)	60 - 89 days:		1.04%	653,170,618.76
(c)	90 - 119 days:		0.76%	476,527,110.33
(d)	120 - 149 days:		0.67%	425,112,401.11
(e)	150 or more days:		0.60%	379,602,898.72
		Total	4.99%	3,146,933,787.29

4.	Inve	stor Default Amount	
	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,345,819.83
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,843,946.95
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$250,936.44
	(d)	The Collateral Default Amount for the related Monthly Period	\$250,936.44
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	\$ 0.000000
	(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	\$ 0.000000

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

8.

	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. Inte	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)	\$4,693,828.13
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,249,843.75
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$208,828.13
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$8,366.48
10. Av	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,949,579.37
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$877,165.63
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$877,165.63
11. Co	llection of Finance Charge Receivables	

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

(a)

	related Monthly Period, allocated in respect of the Class A Certificates	\$10,348,016.87
(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	\$912,321.88
(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	\$912,321.88
12. Por	etfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	14.12%
(b)	The Portfolio Adjusted Yield	6.98%
E. Floating	Rate Determinations	
	ates for the related Interest Period: and Class B determination -	3.77000%
Collater	ral Interest determination -	3.66000%

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$5.500000 of Class A Monthly Interest 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 \$3.602500 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 \$3.612117 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	\$82,539,946.49
(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	\$7,291,032.08
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,291,032.08
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	\$61,488,678,041.61
(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:	
	August 1, 2001 through August 31, 2001 1.1	15%

2.

(j) The Class A Floating Allocation with 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 respect to the related Monthly Period 0.0

Period 0.075

(m) The Fixed Investor Percentage with respect to the related Monthly Period $$\rm N/A$$

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

(o) The Class B Fixed Allocation with respect to the related Monthly Period $$\rm N/A$$

(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:		1.92%	1,212,520,758.37
(b)	60 - 89 days:		1.04%	653,170,618.76
(c)	90 - 119 days:		0.76%	476,527,110.33
(d)	120 - 149 days:		0.67%	425,112,401.11
(e)	150 or more days:		0.60%	379,602,898.72
		Total	4.99%	3,146,933,787.29

4. Investor Default Amount

(a) Th∈	Aggregate Investor Default Amount	
for	the related Monthly Period	\$3,149,531.71

(b) The Class A Investor Default Amount for the related Monthly Period \$2,676,655.75

(c) The Class B Investor Default Amount for the related Monthly Period \$236,437.98

(d) The Collateral Default Amount for the related Monthly Period \$236,437.98

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 _____

(c) The aggregate amount of Class B Investor Charge Offs for the related \$ 0.00 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 \$ 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 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 \$ 0.00 Distribution Date _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding \$ 0.00 this Distribution Date 6. Investor Servicing Fee (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$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 Fee payable by the Trust to the $\,$

		Servicer for the related Monthly Period	\$55,208.33
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$441,250.00
7.	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 in the Reserve Account deposited in the	

		Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Swap	Reserve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
10.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$1,269,543.00
	(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	\$ 10,625,977.60
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$826,485.61
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$826,485.61
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	\$ 11,000,977.60
	(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	\$ 859,610.61
	(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	\$ 859,610.61

13. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

C. Floating Rate Determinations	
LIBOR rates for the related Interest Period: Class A and Class B determination -	3.64000%
Collateral Interest determination -	3.66000%
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

7.26%

(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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$3.620833 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 \$3.711389 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. 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	\$87,698,700.65
(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	\$7,738,118.37
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,738,118.37
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	\$61,488,678,041.61
(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:	

(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 		
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.

			of Total Receivable	
(a)	30 - 59 days:		1.92%	1,212,520,758.37
(b)	60 - 89 days:		1.04%	653,170,618.76
(c)	90 - 119 days:		0.76%	476,527,110.33
(d)	120 - 149 days:		0.67%	425,112,401.11
(e)	150 or more days:		0.60%	379,602,898.72
		Total	4.99%	3,146,933,787.29

Percentage

Aggregate

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,345,819.83

- (b) The Class A Investor Default Amount for the related Monthly Period \$2,843,946.95
- (c) The Class B Investor Default Amount for the related Monthly Period \$250,936.44 ____
- (d) The Collateral Default Amount for the related Monthly Period \$250,936.44

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	\$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

		The Reserve Draw Amount on the related Transfer Date	\$	0.00
10.		erve Account		
	(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
		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
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(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
9.	Prin	ncipal Funding Account	-	
	(c)	Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest	\$	912,321.88
	(b)	Class B Available Funds plus Servicer Interchange Allocated to Class B	\$ -	912,321.88
	(a)	Class A Available Funds plus Servicer Interchange Allocated to Class A		11,642,295.58
8.	Coll	ection of Finance Charge Receivables		
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	\$56	5,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date		5,250,000.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date		5,250,000.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00
7.	Real	locations		
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$46	58 , 750.00
		Servicer for the related Monthly Period	\$58 	3,593.75

(b) The Reserve Draw Amount deposited

		in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
11.	Swap	Reserve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$0.00
		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	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$1,302,645.19
	(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	\$11,243,858.08
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 877,165.63
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 877,165.63
14.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period14.11%	
	(b)	The Portfolio Adjusted Yield7.22%	
C. Floa	ting	Rate Determinations	
LIB	OR ra	tes for the related Interest Period:	
		determination -3.64000%	
Col	later	al Interest determination -3.66000%	
		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 led?No	
3.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$0.00
4.		any funds withdrawn from the Interest rve 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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$3.446667 -----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 \$3.611667 _____ 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 \$3.689861 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 \$7,738,118.37 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7.738.118.37 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 \$61,488,678,041.61 (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-J as of the end of the day on the last \$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-J 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 last day of the related Monthly period \$56,250,000.00 _____ (i) The Floating Investor Percentage with respect to the period: August 1, 2001 through August 31, 2001 1.22% (j) The Class A Floating Allocation with respect to the related Monthly

0.850

(k) The Class B Floating Allocation

Period

	with respect to the related Mon period	thly	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		
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:	1.92%	1,212,520,758.37
(b)	60 - 89 days:	1.04%	653,170,618.76
(c)	90 - 119 days:	0.76%	476,527,110.33
(d)	120 - 149 days:	0.67%	425,112,401.11
(e)	150 or more days:	0.60%	379,602,898.72
	Total	4.99%	3,146,933,787.29
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,345,819.83
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,843,946.95
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$250,936.44
(d)	The Collateral Default Amount f the related Monthly Period	or	\$250,936.44
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00

3.

4.

(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

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		5,250,000.00 		
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$56	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		
	(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.	ĊΩ	0/1 212 80		

on the related Transfer Date \$9,941,212.89

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge \$877,165.63 Account on the related Transfer Date _____ 10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,339,650.39 _____ (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 \$912,321.88 -----(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 \$912,321.88 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 14.11% (b) The Portfolio Adjusted Yield 7.20% _____ C. Floating Rate Determinations LIBOR rates for the related Interest Period: Class A and Class B determination -3.64000% 3.66000% Collateral Interest determination -

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice Presiden

1997-JT

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$3.446667 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 \$3.630000 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 \$3.754444 ______ 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

\$87,698,700.65

(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	\$7,738,118.37
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,738,118.37
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	\$61,488,678,041.61
(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 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-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 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:	
	August 1, 2001 through August 31, 2001 1.2	22%
(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 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 		
Deli	nquent Balances				
were	aggregate amount of outstanding and delinquent as of the end of the sted Monthly Period:				
		of Total	Aggregate Account Balance		
(a)	30 - 59 days:	1.92%	1,212,520,758.37		
(b)	60 - 89 days:	1.04%	653,170,618.76		
(c)	90 - 119 days:	0.76%	476,527,110.33		
(d)	120 - 149 days:	0.67%	425,112,401.11		
(e)	150 or more days:	0.60%	379,602,898.72		
	Total		3,146,933,787.29		
Inve	estor Default Amount				
(a)	The Aggregate Investor Default for the related Monthly Period		\$3,345,819.83		
(b)	The Class A Investor Default Amount for the related Monthly Period		\$2,843,946.95		
(c)	The Class B Investor Default Amount for the related Monthly Period		\$250,936.44		
(d)	The Collateral Default Amount f the related Monthly Period	or	\$250,936.44		
Investor 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 related Monthly Period		\$ 0.00		
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origi				

3.

4.

	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

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	\$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	on \$56,250,000.00
8.	Princ	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	\$9,941,212.89
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$877,165.63

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

\$877,165.63

- 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

\$10,339,650.39

(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

\$912,321.88

(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

\$912,321.88

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.11%

(b) The Portfolio Adjusted Yield

7.19%

C. Floating Rate Determinations

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

Collateral Interest determination -

3.64000% -----3.66000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti

Title: Senior Vice President

1997**-**K

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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

\$0.000000

of Collateral Monthly Principal

\$3.582222

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

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

\$0.000000

- 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

\$3.556667

 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

4. The amount of the current monthly

\$3.703333

accumulation in respect of Class B Monthly Interest

 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

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 \$ 0.00 Class A 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 \$ 0.000000 amount 4. The amount of the current quarterly interest distribution in respect of \$ 0.00 Class B 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 \$ 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 \$87,698,700.65 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 \$7,738,118.37 _____ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,738,118.37 -----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 \$61,488,678,041.61 _____ (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 \$750,000,000.00 -----(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 \$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 Perio	od	\$637,500,000.00
	(f)	The amount of Principal Receival 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 Receival the Trust represented by the Cl. Adjusted Interest as of the end day on the last day of the relamonthly period	ass B of the	\$56,250,000.00
	(h)	The amount of Principal Receival the Trust represented by the Co. Interest as of the end of the do last day of the related Monthly	llateral ay on the	\$56,250,000.00
	(i)	The Floating Investor Percentage respect to the period:	e with	
August	1, 20	01 through August 31, 20011.22%		
	(=)	The Class A Floating Allegation		
	(j)	with respect to the related Mon	thly	
		Period		0.850
	(k)	The Class B Floating Allocation with respect to the related Monroeriod 0.075	thly	
	(1)	The Collateral Floating Allocat: with respect to the related Mon-Period		0.075
	(m)	The Fixed Investor Percentage warespect 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
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:		1,212,520,758.37
	(b)	60 - 89 days:	1.04%	653,170,618.76
		90 - 119 days:	0.76%	476,527,110.33
	(d)	-	0.67%	
		-		425,112,401.11
	(e)	150 or more days:	0.60%	379,602,898.72

Total 4.99% 3,146,933,787.29

4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,345,819.83 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$2,843,946.95 (c) The Class B Investor Default Amount for the related Monthly Period \$250,936.44 -----(d) The Collateral Default Amount for the related Monthly Period \$250,936.44 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related $% \left(1\right) =\left(1\right) \left(1\right) +\left(1\right) \left(1\right) \left(1\right) +\left(1\right) \left(1\right)$ 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 \$ 0.000000 certificate principal amount (e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 Period (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-\$ 0.00 ceding this Distribution Date _____ (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 \$ 0.000000 this Distribution Date (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	\$ 0.000000
		(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 Distributionate	on \$56,250,000.00
8.	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
		(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. Inte	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)	\$4,726,312.50			
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,267,375.00			
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$208,312.50			
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$6 , 223.79			
10. Available Funds					
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,947,436.68			
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$877 , 165.63			
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$877,165.63			

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 \$10,345,874.18 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 \$912,321.88 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 \$912,321.88 _____ 12. Portfolio Yield The Portfolio Yield for the related 14.12% Monthly Period _____ The Portfolio Adjusted Yield 6.95% E. Floating Rate Determinations

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

Collateral Interest determination -

3.77000% -----3.66000%

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$3.437500

- 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§3.575000 $\,$
- 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\$3.625278
- 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 \$87,698,700.65
- (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 \$7,738,118.37

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,738,118.37

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 1.22%

(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 PeriodN/A

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

N/A

N/A

N/A

(p) The Collateral Fixed Allocation with respect to the related Monthly Period

3. Delinguent 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:1.92%1,212,520,758.37

(b) 60 - 89 days:1.04%653,170,618.76

(c) 90 - 119 days:0.76%476,527,110.33

(d)120 - 149 days:0.67%425,112,401.11

(e) 150 or more days: 0.60%379,602,898.72

Total4.99%3,146,933,787.29

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,345,819.83

(b) The Class A Investor Default Amount for the related Monthly Period \$2,843,946.95

(c) The Class B Investor Default Amount for

the related Monthly Period \$250,936.44

(d) The Collateral Default Amount for the related Monthly Period \$250,936.44

5. Investor Charge Offs

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

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

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

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

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

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

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

0.00

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

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

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

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

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

6. Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

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

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

7.Reallocations

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

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

- (c)The Collateral Interest as of the close of business on this Distribution Date \$56,250,000.00
- (d) The Class B Investor Interest as of the close of business on this Distribution
 Date \$56,250,000.00
- (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00
- 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 \$9,941,212.89
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63
- 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 \$10,339,650.39

(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 \$912,321.88

(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 \$912,321.88

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.11%

(b) The Portfolio Adjusted Yield 7.21%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.64000%

Collateral Interest determination - 3.66000%

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$3.410000
- 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\$3.565833 -----
- 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 \$87,698,700.65

(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 \$7,738,118.37

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,738,118.37

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 20011.22%

(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:1.92%1,212,520,758.37 (b) 60 - 89 days:1.04%653,170,618.76 _____ (c) 90 - 119 days: 0.76%476,527,110.33 ______ (d) 120 - 149 days: 0.67%425, 112, 401.11 -----(e) 150 or more days: 0.60%379,602,898.72 ______ Total4.99%3,146,933,787.29 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,345,819.83 (b) The Class A Investor Default Amount for the related Monthly Period \$2,843,946.95 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$250,936.44 (d) The Collateral Default Amount for the related Monthly Period \$250,936.44 ______ 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 \$ -----(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. 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 \$9,941,212.89
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63

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 \$10,339,650.39

(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 \$912,321.88

(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 \$912,321.88

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 14.11%
- (b) The Portfolio Adjusted Yield 7.10%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.64000%

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$3.565833
- 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 \$65,344,130.69

(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 \$5,777,794.10

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,777,794.10

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 0.91%

(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:1.92%1,212,520,758.37 (b) 60 - 89 days:1.04%653,170,618.76 _____ (c) 90 - 119 days: 0.76%476,527,110.33 ______ (d) 120 - 149 days: 0.67%425, 112, 401.11 -----(e) 150 or more days: 0.60%379,602,898.72 ______ Total4.99%3,146,933,787.29 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,493,751.00 (b) The Class A Investor Default Amount for the related Monthly Period \$2,119,019.36 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$187,365.82 (d) The Collateral Default Amount for the related Monthly Period \$187,365.82 ______ 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 \$ -----(f) The aggregate amount of Collateral Charge

(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 \$8,420,717.71

(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 \$681,200.07

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$681,200.07

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\$716,664.16

(b) The amount of the Net Swap Payment for the related Transfer Date \$ 0.00

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,123,842.71
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$654,950.07
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$654,950.07

14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 14.11%

(b) The Portfolio Adjusted Yield 7.19%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.64000%

- ${\tt D.}$ 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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$ 3.588750
- 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\$ 3.758333
- 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\$ 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 \$103,174,937.30 (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 \$9,106,911.01
 - (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,106,911.01 -----
 - 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 \$61,488,678,041.61
 - (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:

August 1, 2001 through August 31, 2001 1.43%

(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:1.92%1,212,520,758.37

(b) 60 - 89 days:1.04%653,170,618.76

(c) 90 - 119 days: 0.76%476,527,110.33

(d) 120 - 149 days: 0.67%425, 112, 401.11

(e)150 or more days:0.60%379,602,898.72

Total4.99%3,146,933,787.29

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,936,468.78

- (b) The Class A Investor Default Amount for the related Monthly Period \$3,345,819.84 -----(c) The Class B Investor Default Amount for the related Monthly Period \$295,324.47 _____ (d) The Collateral Default Amount for the related Monthly Period \$295,324.47 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 \$ 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 \$ 0.00

(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.0

(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) \$5,613,422.50
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$2,691,562.50
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$248,801.67
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$7,392.52

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,702,935.80
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on $% \left(1\right) =\left(1\right) ^{2}$

the related Transfer Date \$1,032,327.38

- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,032,327.38
- 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 \$12,171,685.80

- (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 \$1,073,702.38
- (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 \$1,073,702.38

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 14.12%

(b) The Portfolio Adjusted Yield 6.75%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.77000%

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$ 3.657500

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\$ 3.822500
- 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 ${\sf B}$

Additional Interest\$ 0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
- 1. The total amount of distribution from the Interest Funding Account\$4,836,104.17

2.The amount of the current quarterly interest distribution in respect of Class A\$4,427,791.67

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\$ 10.418333

4. The amount of the current quarterly interest distribution in respect of Class B\$408,312.50

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\$ 10.888333

- 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 \$58,465,797.64
- (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 \$5,158,745.53
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,158,745.53
- 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 \$61,488,678,041.61
- (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:

August 1, 2001 through August 31, 2001 0.81%

(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:1.92%1,212,520,758.37 _____

(b) 60 - 89 days:1.04%653,170,618.76

(c) 90 - 119 days: 0.76%476,527,110.33

-----(d) 120 - 149 days: 0.67%425, 112, 401.11

(e) 150 or more days: 0.60%379,602,898.72

Total4.99%3,146,933,787.29

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,230,546.45

(b) The Class A Investor Default Amount for the related Monthly Period \$1,895,964.57
(c) The Class B Investor Default Amount for the related Monthly Period \$167,290.94
(d) The Collateral Default Amount for the related Monthly Period \$167,290.94

- 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 \$
- (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 \$
- (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

(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) \$4,836,104.17
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,554,437.50
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$143,343.75
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$7,685.39

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,635,160.16

- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$584,777.18
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$584,777.18
- 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 \$6,900,785.16
- (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 \$608,214.68
- (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 \$608,214.68

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.13%

(b) The Portfolio Adjusted Yield 7.01%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.89000%

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 55262TD03

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$3.455833
- 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\$3.703333
- 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\$3.900833
- 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 \$87,698,700.65
- (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 \$7,738,118.37

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,738,118.37

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 1.22%

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

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

(1) The Collateral Floating Allocation with respect to the related Monthly Period0.075 _____

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

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

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinguent 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:1.92%1,212,520,758.37 (b) 60 - 89 days:1.04%653,170,618.76 _____ (c) 90 - 119 days: 0.76%476,527,110.33 -----(d) 120 - 149 days: 0.67% 425, 112, 401.11 _____ (e) 150 or more days: 0.60%379,602,898.72 Total4.99%3,146,933,787.29 -----4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,345,819.83 ______ (b) The Class A Investor Default Amount for the related Monthly Period \$2,843,946.95 (c) The Class B Investor Default Amount for the related Monthly Period \$250,936.44 (d) The Collateral Default Amount for the related Monthly Period \$250,936.44 ______ 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 \$ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date

immediately preceding this Distribution Date\$

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 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
- 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 \$9,941,212.89
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63
- 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 \$10,339,650.39

(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 \$912,321.88

(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 \$912,321.88

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.11%

(b) The Portfolio Adjusted Yield 7.16%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.64000%

Collateral Interest determination - 3.66000%

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$3.575000
- 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\$3.804167
- 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\$3.883611
- 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 \$87,698,700.65
- (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 \$7,738,118.37

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,738,118.37

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 1.22%

(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 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 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. Delinguent 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:1.92%1,212,520,758.37 (b) 60 - 89 days:1.04%653,170,618.76 _____ (c) 90 - 119 days: 0.76%476,527,110.33 -----(d) 120 - 149 days: 0.67% 425, 112, 401.11 _____ (e) 150 or more days: 0.60%379,602,898.72 Total4.99%3,146,933,787.29 -----4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,345,819.83 ______ (b) The Class A Investor Default Amount for the related Monthly Period \$2,843,946.95 (c) The Class B Investor Default Amount for the related Monthly Period \$250,936.44 (d) The Collateral Default Amount for the related Monthly Period \$250,936.44 ______ 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 \$ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date

immediately preceding this Distribution Date\$

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

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

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

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

- 6. Investor Servicing Fee
- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75 ______
- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$58,593.75 _____
- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

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

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

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

(f) The Class A Investor Interest as of the close of business on this Distribution

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 \$9,941,212.89
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63
- 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 \$10,339,650.39

(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 \$912,321.88 -----

(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 \$912,321.88 -----

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.11%

(b) The Portfolio Adjusted Yield 7.04%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.64000%

Collateral Interest determination - 3.66000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Name: Jack Fioravanti Title: Senior Vice President

1998-T

CLASS A CUSI262TDT7Exhibit 20.29 CLASS B CUSIP 55262TDU4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$4.228056
- 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 \$90,793,942.98
- (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 \$6,190,493.05

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,190,493.05

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 1.22%

(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 ${\tt PeriodN/A}$

(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. Delinguent 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:1.92%1,212,520,758.37 (b) 60 - 89 days:1.04%653,170,618.76 _____ (c) 90 - 119 days: 0.76%476,527,110.33 -----(d) 120 - 149 days: 0.67% 425, 112, 401.11 _____ (e) 150 or more days: 0.60%379,602,898.72 Total4.99%3,146,933,787.29 -----4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,345,819.61 ______ (b) The Class A Investor Default Amount for the related Monthly Period \$2,944,321.41 (c) The Class B Investor Default Amount for the related Monthly Period \$200,749.10 (d) The Collateral Default Amount for the related Monthly Period \$200,749.10 _____ 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 \$ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ (g) The aggregate amount of Class A Investor

Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$

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

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

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

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

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

6. Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$687,500.00
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$46,875.00
- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$46,875.00
- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

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

- (c) The Collateral Interest as of the close of business on this Distribution Date \$45,000,000.00
- (d) The Class B Investor Interest as of the close of business on this Distribution Date \$45,000,000.00
- (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$45,000,000.00
- 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 \$10,292,078.43
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$701,732.29
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$701,732.29
- 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 \$10,704,578.43
- (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 \$729,857.29
- (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 \$729,857.29

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.11%

(b) The Portfolio Adjusted Yield 6.08%

 $\hbox{{\tt C.Floating Rate Determinations}}\\$

LIBOR rates for the related Interest Period:

Collateral Interest determination - 3.66000%

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$3.465000
- 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\$3.675833
- 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 \$58,465,797.64

(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 \$5,158,745.53

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,158,745.53

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 0.81%

(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 ${\tt Period0.075}$

(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:1.92%1,212,520,758.37 -----(b) 60 - 89 days:1.04%653,170,618.76 _____ (c) 90 - 119 days: 0.76%476,527,110.33 (d) 120 - 149 days:0.67%425,112,401.11 ______ (e) 150 or more days: 0.60%379,602,898.72 _____ Total4.99%3,146,933,787.29 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,230,546.45 (b) The Class A Investor Default Amount for the related Monthly Period \$1,895,964.57 (c) The Class B Investor Default Amount for the related Monthly Period \$167,290.94 (d) The Collateral Default Amount for the related Monthly Period \$167,290.94 -----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\$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 \$6,627,474.77
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$584,777.18
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$584,777.18
- 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 \$6,893,099.77

(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 \$608,214.68 ______

(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 \$608,214.68

11.Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 14.11%
- (b) The Portfolio Adjusted Yield 7.02%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.64000%

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 CUSTP55262TEC3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$87,698,700.65

(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 \$7,738,118.37

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,738,118.37

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 1.22%

(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:1.92%1,212,520,758.37 (b) 60 - 89 days:1.04%653,170,618.76 _____ (c) 90 - 119 days: 0.76%476,527,110.33 ______ (d) 120 - 149 days: 0.67%425, 112, 401.11 -----(e) 150 or more days: 0.60%379,602,898.72 ______ Total4.99%3,146,933,787.29 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,345,819.83 (b) The Class A Investor Default Amount for the related Monthly Period \$2,843,946.95 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$250,936.44 (d) The Collateral Default Amount for the related Monthly Period \$250,936.44 ______ 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 \$ -----(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 \$11,278,248.01

(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 \$912,321.88

(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 \$912,321.88

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\$938,597.62

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

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,879,810.51
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63

14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 14.11%

(b) The Portfolio Adjusted Yield 6.90%

- ${\tt C.}$ 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

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$3.510833
- 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 \$58,465,797.64

(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 \$5,158,745.53

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,158,745.53

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 0.81%

(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 ${\tt Period0.075}$

(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:1.92%1,212,520,758.37 -----(b) 60 - 89 days:1.04%653,170,618.76 _____ (c) 90 - 119 days: 0.76%476,527,110.33 (d) 120 - 149 days:0.67%425,112,401.11 ______ (e) 150 or more days: 0.60%379,602,898.72 _____ Total4.99%3,146,933,787.29 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,230,546.45 (b) The Class A Investor Default Amount for the related Monthly Period \$1,895,964.57 (c) The Class B Investor Default Amount for the related Monthly Period \$167,290.94 (d) The Collateral Default Amount for the related Monthly Period \$167,290.94 -----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\$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 \$6,627,474.77
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$584,777.18
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$584,777.18
- 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 \$6,893,099.77

(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 \$608,214.68

(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 \$608,214.68

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.11%

(b) The Portfolio Adjusted Yield 6.79%

C.Floating Rate Determinations

LIBOR rate for the Interest Period ending on this Distribution Date:3.64000%

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$3.451250
- 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\$3.630000
- 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\$3.978333
- 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 \$116,931,595.22

(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 \$10,317,491.22

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,317,491.22

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 1.62%

(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 ${\tt Period0.075}$

(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:1.92%1,212,520,758.37 -----(b) 60 - 89 days:1.04%653,170,618.76 _____ (c) 90 - 119 days: 0.76%476,527,110.33 (d) 120 - 149 days:0.67%425,112,401.11 ______ (e) 150 or more days: 0.60%379,602,898.72 _____ Total4.99%3,146,933,787.29 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$4,461,092.94 (b) The Class A Investor Default Amount for the related Monthly Period \$3,791,929.14 (c) The Class B Investor Default Amount for the related Monthly Period \$334,581.90 (d) The Collateral Default Amount for the related Monthly Period \$334,581.90 -----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\$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
- Date \$75,000,000.00

 (d) The Collateral Interest Adjusted Amount
- (d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$75,000,000.00

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$75,000,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$75,000,000.00

8. Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$13,254,949.80

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,169,554.18

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,169,554.18

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 \$13,786,199.80

(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 \$1,216,429.18

(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 \$1,216,429.18

11.Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 14.11%
- (b) The Portfolio Adjusted Yield 7.18%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.64000%

MBNA AMERICA BANK,
NATIO Jack Fioravanti
NAL
ASSOCIATION,
Servicer
Name: Jack Fioravanti

Title: Senior Vice President

1999-E

CLASS A CUS262TEN9Exhibit 20.34 CLASS B CUSTP55262TEP4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$4.070000 _____
- 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 \$87,698,700.65

(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 \$7,738,118.37

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,738,118.37

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 \$61,488,678,041.61

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-G as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-G as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

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

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

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

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

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

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

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

August 1, 2001 through August 31, 2001 1.22%

(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:1.92%1,212,520,758.37 (b) 60 - 89 days:1.04%653,170,618.76 (c) 90 - 119 days:0.76%476,527,110.33 (d) 120 - 149 days:0.67%425,112,401.11 (e) 150 or more days:0.60%379,602,898.72

(e)150 or more days:0.60%379,602,898.

Total4.99%3,146,933,787.29

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,345,819.83

(b) The Class A Investor Default Amount for the related Monthly Period \$2,843,946.95

(c) The Class B Investor Default Amount for the related Monthly Period \$250,936.44

(d) The Collateral Default Amount for the related Monthly Period \$250,936.44

5.Investor Charge Offs

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

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

amount\$ 0.00

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

8. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$11,475,662.11

- (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 \$912,321.88
- (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 \$912,321.88
- 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 \$1,136,011.72

(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 \$11,077,224.61

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.11%

(b) The Portfolio Adjusted Yield 6.94%

- ${\tt C.}$ 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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$ 3.648333

- 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\$ 3.895833
- 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 \$116,931,595.22

(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 \$10,317,491.22

- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,317,491.22
- 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 \$61,488,678,041.61
- (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:

August 1, 2001 through August 31, 2001 1.62%

(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:1.92%1,212,520,758.37

(b) 60 - 89 days:1.04%653,170,618.76

(c) 90 - 119 days: 0.76%476,527,110.33

(d) 120 - 149 days: 0.67%425, 112, 401.11

(e) 150 or more days:0.60%379,602,898.72

Total4.99%3,146,933,787.29

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,461,092.94

(b) The Class A Investor Default Amount for the related Monthly Period \$3,791,929.14
(c) The Class B Investor Default Amount for the related Monthly Period \$334,581.90
(d) The Collateral Default Amount for the related Monthly Period \$334,581.90

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 \$

(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) \$6,478,062.50
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$3,101,083.33
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$292,187.50
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$8,531.38

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$13,263,481.18
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,169,554.18
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,169,554.18

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 \$13,794,731.18
- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,216,429.18
- (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 \$1,216,429.18

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 14.12%

(b) The Portfolio Adjusted Yield 6.62%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.77000%

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 CUSTP55262TET6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-T

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$87,698,700.65

(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 \$7,738,118.37

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,738,118.37

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 1.22%

(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:1.92%1,212,520,758.37 (b) 60 - 89 days:1.04%653,170,618.76 (c) 90 - 119 days:0.76%476,527,110.33 (d) 120 - 149 days:0.67%425,112,401.11 (e) 150 or more days:0.60%379,602,898.72

(e)150 or more days:0.60%379,602,898.

Total4.99%3,146,933,787.29

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,345,819.83

(b) The Class A Investor Default Amount for the related Monthly Period \$2,843,946.95

(c) The Class B Investor Default Amount for the related Monthly Period \$250,936.44

(d) The Collateral Default Amount for the related Monthly Period \$250,936.44

5.Investor Charge Offs

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

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

amount\$ 0.00

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

8. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$11,519,376.01

- (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 \$912,321.88
- (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 \$912,321.88

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 \$1,179,725.62

(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 \$11,120,938.51

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.11%

(b) The Portfolio Adjusted Yield 6.78%

- ${\tt C.}$ 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-I

CLASS A CUS262TEU3Exhibit 20.37

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$116,931,595.22

(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 \$10,317,491.22

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,317,491.22

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 \$61,488,678,041.61

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-J as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-J as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$850,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$75,000,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$75,000,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$75,000,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$75,000,000.00

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

August 1, 2001 through August 31, 2001 1.62%

(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:1.92%1,212,520,758.37 (b) 60 - 89 days:1.04%653,170,618.76 ______

(c) 90 - 119 days: 0.76%476,527,110.33 ______

(d) 120 - 149 days: 0.67%425, 112, 401.11

(e) 150 or more days: 0.60%379,602,898.72

Total4.99%3,146,933,787.29

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,461,092.94

(b) The Class A Investor Default Amount for the related Monthly Period \$3,791,929.14 -----

(c) The Class B Investor Default Amount for the related Monthly Period \$334,581.90

(d) The Collateral Default Amount for the related Monthly Period \$334,581.90 _____

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 \$

(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

(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 \$15,726,275.21

- (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 \$1,216,429.18
- (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 \$1,216,429.18

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 0 5 5 5

- 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 \$1,940,075.41

(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 \$15,195,025.21

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,169,554.18

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,169,554.18

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.11%
- (b) The Portfolio Adjusted Yield 6.61%
- ${\tt C.}$ 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. 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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$3.565833
- 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\$3.822500 ______
- 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\$4.326667 _____
- 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 \$87,698,700.65

(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 \$7,738,118.37

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,738,118.37

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 1.22%

(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 ${\tt Period0.075}$

(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:1.92%1,212,520,758.37 (b) 60 - 89 days:1.04%653,170,618.76 _____ (c) 90 - 119 days: 0.76%476,527,110.33 (d) 120 - 149 days:0.67%425,112,401.11 ______ (e) 150 or more days: 0.60%379,602,898.72 _____ Total4.99%3,146,933,787.29 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,345,819.83 (b) The Class A Investor Default Amount for the related Monthly Period \$2,843,946.95 (c) The Class B Investor Default Amount for the related Monthly Period \$250,936.44 (d) The Collateral Default Amount for the related Monthly Period \$250,936.44 _____ 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 \$

(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

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 \$9,941,212.89
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63
- 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 \$10,339,650.39

(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 \$912,321.88

(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 \$912,321.88

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 14.11%
- (b) The Portfolio Adjusted Yield 7.02%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.64000%

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 CUSTP55262TE72

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$58,465,797.64

(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 \$5,158,745.53

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,158,745.53

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 \$61,488,678,041.61

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-M as of the end of the day on the last day of the related Monthly Period \$500,000,000.00 ______

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-M as of the end of the day on the last day of the related Monthly Period \$500,000,000.00 _____

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

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

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

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

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

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

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

August 1, 2001 through August 31, 2001 0.81%

(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:1.92%1,212,520,758.37

(b) 60 - 89 days:1.04%653,170,618.76 _____

(c) 90 - 119 days: 0.76%476,527,110.33

(d) 120 - 149 days: 0.67%425, 112, 401.11

(e) 150 or more days: 0.60%379,602,898.72

Total4.99%3,146,933,787.29

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,230,546.45

(b) The Class A Investor Default Amount for the related Monthly Period \$1,895,964.57 -----

(c) The Class B Investor Default Amount for the related Monthly Period \$167,290.94

(d) The Collateral Default Amount for the related Monthly Period \$167,290.94

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\$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 \$7,766,935.19

- (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 \$608,214.68
- (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 \$608,214.68

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 \$873,835.42
- (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 \$7,501,310.19
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$584,777.18
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$584,777.18

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.11%
- (b) The Portfolio Adjusted Yield 6.79%
- ${\tt C.}$ 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-M

CLASS A CUS262TFA6Exhibit 20.40 CLASS B CUSTP55262TFB4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$87,698,700.65

(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 \$7,738,118.37

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,738,118.37

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 \$61,488,678,041.61

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-A as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-A as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

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

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

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

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

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

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

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

August 1, 2001 through August 31, 2001 1.22%

(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:1.92%1,212,520,758.37
-----(b) 60 - 89 days:1.04%653,170,618.76
-----(c) 90 - 119 days:0.76%476,527,110.33
-----(d) 120 - 149 days:0.67%425,112,401.11
-----(e) 150 or more days:0.60%379,602,898.72

Total4.99%3,146,933,787.29

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,345,819.83

(b) The Class A Investor Default Amount for the related Monthly Period \$2,843,946.95

(c)The Class B Investor Default Amount for the related Monthly Period \$250,936.44

(d) The Collateral Default Amount for the related Monthly Period \$250,936.44

5.Investor Charge Offs

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

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

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

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

amount \$ 0.00

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

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

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

7.Reallocations

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

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

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

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

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

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

8. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$12,046,503.51

- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$912,321.88
- (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 \$912,321.88

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\$1,706,853.12
- (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 \$11,648,066.01 ______
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63 _____
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.11%
- (b) The Portfolio Adjusted Yield 6.70%
- 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-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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$3.442083
- 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\$3.611667 _____
- 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\$3.969167 _____
- 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 \$87,698,700.65

(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 \$7,738,118.37

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,738,118.37

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 1.22%

(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:1.92%1,212,520,758.37 (b) 60 - 89 days:1.04%653,170,618.76 _____ (c) 90 - 119 days: 0.76%476,527,110.33 (d) 120 - 149 days:0.67%425,112,401.11 ______ (e) 150 or more days: 0.60%379,602,898.72 _____ Total4.99%3,146,933,787.29 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,345,819.83 (b) The Class A Investor Default Amount for the related Monthly Period \$2,843,946.95 (c) The Class B Investor Default Amount for the related Monthly Period \$250,936.44 (d) The Collateral Default Amount for the related Monthly Period \$250,936.44 _____ 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 \$

(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

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 \$9,941,212.89
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63
- 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 \$10,339,650.39

(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 \$912,321.88 ______

(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 \$912,321.88

- 11.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.11%
- (b) The Portfolio Adjusted Yield 7.19%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.64000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$3.483333
- 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\$3.680417
- 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\$4.070000
- 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 \$175,397,392.70

(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 \$15,476,236.75

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$15,476,236.75

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 2.44%

(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 ${\tt Period0.075}$

(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:1.92%1,212,520,758.37 (b) 60 - 89 days:1.04%653,170,618.76 _____ (c) 90 - 119 days: 0.76%476,527,110.33 (d) 120 - 149 days:0.67%425,112,401.11 ______ (e) 150 or more days: 0.60%379,602,898.72 _____ Total4.99%3,146,933,787.29 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$6,691,639.44 (b) The Class A Investor Default Amount for the related Monthly Period \$5,687,893.72 (c) The Class B Investor Default Amount for the related Monthly Period \$501,872.86 (d) The Collateral Default Amount for the related Monthly Period \$501,872.86 _____ 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\$1,328,125.00

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$117,187.50

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$117,187.50

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$937,500.00

7.Reallocations

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

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

(c) The Collateral Interest Amount as of the close of business on this Distribution Date \$112,500,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$112,500,000.00

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$112,500,000.00

(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$112,500,000.00

8. Principal Funding Account

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

- (b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00
- (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00
- (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

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

(2) The Reserve Draw Amount deposited in the Finance Charge Account to be

treated as Class B Available Funds \$ 0.00

- (f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00
- 9.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$19,882,424.78
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,754,331.34
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,754,331.34
- 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 \$20,679,299.78

(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 \$1,824,643.84 ______

(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 \$1,824,643.84

11.Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 14.11%
- (b) The Portfolio Adjusted Yield 7.14%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.64000%

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$3.520000
- 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\$3.730833 _____
- 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 \$99,391,854.92

(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 \$8,769,865.79

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,769,865.79

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 1.38%

(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 ${\tt Period0.075}$

(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:1.92%1,212,520,758.37 (b) 60 - 89 days:1.04%653,170,618.76 _____ (c) 90 - 119 days: 0.76%476,527,110.33 (d) 120 - 149 days:0.67%425,112,401.11 ______ (e) 150 or more days: 0.60%379,602,898.72 _____ Total4.99%3,146,933,787.29 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,791,928.87 (b) The Class A Investor Default Amount for the related Monthly Period \$3,223,139.75 (c) The Class B Investor Default Amount for the related Monthly Period \$284,394.56 (d) The Collateral Default Amount for the related Monthly Period \$284,394.56 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 ______ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$0.00 \$\$
- 6.Investor Servicing Fee
- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$752,604.17

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$66,406.25

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$66,406.25

- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$531,250.00
- 7.Reallocations
- (a)The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

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

(c) The Collateral Interest Amo

(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 \$11,266,707.33
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$994,120.86
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$994,120.86
- 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 \$11,718,269.83

(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 \$1,033,964.61

(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 \$1,033,964.61

- 11.Portfolio Yield
- (a)The Portfolio Yield for the related Monthly Period 14.11%
- (b) The Portfolio Adjusted Yield 6.82%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.64000%

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 CUSTP55262TFK4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$68,783,288.78

(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 \$6,190,493.05

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,190,493.05

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 \$61,488,678,041.61

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-E as of the end of the day on the last day of the related Monthly Period \$590,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-E as of the end of the day on the last day of the related Monthly Period \$590,000,000.00

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

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

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$45,000,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$45,000,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$45,000,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$45,000,000.00

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

August 1, 2001 through August 31, 2001 0.96%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.847

(1) The Class B Floating Allocation with respect to the related Monthly Period0.076

(m) The Collateral Floating Allocation with respect to the related Monthly Period0.076

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

respect to the related Monthly PeriodN/A

(q) The Collateral Fixed Allocation with respect to the related Monthly 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:1.92%1,212,520,758.37

(b) 60 - 89 days:1.04%653,170,618.76 ______

(c) 90 - 119 days: 0.76%476,527,110.33

(d) 120 - 149 days: 0.67%425, 112, 401.11

(e) 150 or more days: 0.60%379,602,898.72

Total4.99%3,146,933,787.29

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,632,044.64

(b) The Class A Investor Default Amount for the related Monthly Period \$2,230,546.44

(c) The Class B Investor Default Amount for the related Monthly Period \$200,749.10

(d) The Collateral Default Amount for the related Monthly Period \$200,749.10

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 \$ 0.0
- (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\$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 \$9,605,808.52

- (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 \$729,857.11
- (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 \$729,857.11
- 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 \$ 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 \$1,496,279.17

(b) The amount of the Net Swap Payment for the related Transfer Date \$ 0.00

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,293,308.52
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$701,732.11

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$701,732.11

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.11%
- (b) The Portfolio Adjusted Yield 6.52%
- ${\tt C.}$ 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. 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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$4.115833
- 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 \$ 3.680417

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\$ 3.886667
- 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 ${\sf B}$

Additional Interest\$ 0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
- 1. The total amount of distribution from the Interest Funding Account\$8,595,615.89

2.The amount of the current quarterly interest distribution in respect of Class A\$7,862,708.33

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\$ 10.483611

4. The amount of the current quarterly interest distribution in respect of Class B\$732,907.56

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\$ 11.071111

- 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 \$103,174,937.30

(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 \$9,106,911.01

- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,106,911.01
- 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 \$61,488,678,041.61
- (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:

August 1, 2001 through August 31, 2001 1.43%

(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:1.92%1,212,520,758.37

(b) 60 - 89 days:1.04%653,170,618.76

(c) 90 - 119 days: 0.76%476,527,110.33

(d) 120 - 149 days: 0.67%425, 112, 401.11

(e)150 or more days:0.60%379,602,898.72

Total4.99%3,146,933,787.29

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,936,468.78

(b) The Class A Investor Default Amount for the related Monthly Period \$3,345,819.84
(c) The Class B Investor Default Amount for the related Monthly Period \$295,324.47
(d) The Collateral Default Amount for the

related Monthly Period \$295,324.47

- 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\$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) \$8,595,615.89
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$2,760,312.50
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$257,297.33
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$14,543.15

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,710,086.43
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,032,327.38
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,032,327.38

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 \$12,178,836.43

(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 \$1,073,702.38

(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 \$1,073,702.38

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.13%

(b) The Portfolio Adjusted Yield 7.10%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.89000%

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$4.115833
- 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 \$ 3.575000

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\$ 3.822500
- 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 \$87,698,700.65
- (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 \$7,738,118.37
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,738,118.37
- 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 \$61,488,678,041.61
- (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:

August 1, 2001 through August 31, 2001 1.22%

(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:1.92%1,212,520,758.37

(b) 60 - 89 days:1.04%653,170,618.76

(c) 90 - 119 days: 0.76%476,527,110.33

(d) 120 - 149 days: 0.67%425, 112, 401.11

(e) 150 or more days: 0.60%379,602,898.72

Total4.99%3,146,933,787.29

4.Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,345,819.83

(b) The Class A Investor Default Amount fo the related Monthly Period \$2,843,946.95
(c) The Class B Investor Default Amount for the related Monthly Period \$250,936.44
(d) The Collateral Default Amount for the related Monthly Period \$250,936.44

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 \$

(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 \$

(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

(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) \$4,761,421.88

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$2,279,062.50

- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$215,015.63
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$6,270.27

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,947,483.16
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63

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 \$10,345,920.66

(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 \$912,321.88

(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 \$912,321.88

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 14.12%

(b) The Portfolio Adjusted Yield for the related Monthly Period6.89%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.77000%

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

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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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$3.565833
- 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\$3.886667 _____
- 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\$4.436667 _____
- 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 \$81,852,114.94

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,222,248.97

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,222,248.97

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 1.14%

(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 ${\tt Period0.075}$

(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:1.92%1,212,520,758.37 -----(b) 60 - 89 days:1.04%653,170,618.76 _____ (c) 90 - 119 days: 0.76%476,527,110.33 (d) 120 - 149 days:0.67%425,112,401.11 ______ (e) 150 or more days: 0.60%379,602,898.72 _____ Total4.99%3,146,933,787.29 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,122,765.36 (b) The Class A Investor Default Amount for the related Monthly Period \$2,654,350.36 (c) The Class B Investor Default Amount for the related Monthly Period \$234,207.50 (d) The Collateral Default Amount for the related Monthly Period \$234,207.50 _____ 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\$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 \$9,278,464.78
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$818,688.38
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$818,688.38
- 10. Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,650,339.78

(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 \$851,500.88

(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 \$851,500.88

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.11%

(b) The Portfolio Adjusted Yield 7.00%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.64000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer

Name: Jack Fioravanti

Title: Senior Vice President

2000-H

CLASS A CUS262TFR9Exhibit 20.48
CLASS B CUS1P55262TFS7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-T

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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 \$116,931,595.22

(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 \$10,317,491.22

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,317,491.22

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 \$61,488,678,041.61

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-I as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-I as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$850,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$75,000,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$75,000,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$75,000,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$75,000,000.00

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

August 1, 2001 through August 31, 2001 1.62%

(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:1.92%1,212,520,758.37 (b) 60 - 89 days:1.04%653,170,618.76 ______

(c) 90 - 119 days: 0.76%476,527,110.33 ______

(d) 120 - 149 days: 0.67%425, 112, 401.11

(e) 150 or more days: 0.60%379,602,898.72

Total4.99%3,146,933,787.29

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,461,092.94

(b) The Class A Investor Default Amount for the related Monthly Period \$3,791,929.14 -----

(c) The Class B Investor Default Amount for the related Monthly Period \$334,581.90

(d) The Collateral Default Amount for the related Monthly Period \$334,581.90 _____

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 \$

(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

(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 \$15,738,968.55

- (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 \$1,216,429.18
- (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 \$1,216,429.18

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 \$1,952,768.75
- (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 \$15,207,718.55
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,169,554.18

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

on the related Transfer Date \$1,169,554.18

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.11%
- (b) The Portfolio Adjusted Yield for the related Monthly Period6.74% -----
- 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
- $4\,. \textsc{How}$ 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

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$4.070000
- 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\$ 3.556667

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\$ 3.799583
- 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 $\ensuremath{\mathsf{B}}$

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 \$87,698,700.65

(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 \$7,738,118.37

- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,738,118.37
- 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 \$61,488,678,041.61
- (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:

August 1, 2001 through August 31, 2001 1.22%

(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:1.92%1,212,520,758.37 _____

(b) 60 - 89 days:1.04%653,170,618.76

(c) 90 - 119 days: 0.76%476,527,110.33

-----(d) 120 - 149 days: 0.67%425, 112, 401.11

(e) 150 or more days: 0.60%379,602,898.72

Total4.99%3,146,933,787.29

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,345,819.83

(b) The Class A Investor Default Amount fo the related Monthly Period \$2,843,946.95
(c) The Class B Investor Default Amount for the related Monthly Period \$250,936.44
(d) The Collateral Default Amount for the related Monthly Period \$250,936.44

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 \$

(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 \$

(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

(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) \$4,736,648.44
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$2,267,375.00
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$213,726.56
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$6,237.47

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,947,450.36
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63

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 \$10,345,887.86

(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 \$912,321.88

(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 \$912,321.88

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.12%

(b) The Portfolio Adjusted Yield for the related Monthly Period6.91%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.77000%

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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	\$3.795000
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	\$4.012778
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	\$58,465,797.64
(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	\$5,158,745.53
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,158,745.53
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	\$61,488,678,041.61
(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:	
	August 1, 2001 through August 31, 2001 0.8	31%
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850

2.

(k)	The Class B Floating Allocation with respect to the related Monthly Period		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
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ated Monthly Period:		
		Percentage of Total Receivables	Account
(a)	30 - 59 days:		,212,520,758.37
(b)	60 - 89 days:	1.04%	, ,
(c)	90 - 119 days:	0.76%	476,527,110.33
(d)	120 - 149 days:	0.67%	425,112,401.11
(e)	150 or more days:	0.60%	379,602,898.72
	Total		3,146,933,787.29
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,230,546.45
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,895,964.57
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$167,290.94
(d)	The Collateral Default Amount f the related Monthly Period	or	\$167,290.94
Investor 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

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
6.	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.	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
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$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 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. Reserve A		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

		in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10			
10. 8	-	serve 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	\$821,666.66
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
12.	. Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,449,141.43
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 584,777.18
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$584,777.18
13.	. 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	\$7,714,766.43
	(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	\$600 214 60
		Certificates	\$608,214.68
	(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	\$608,214.68
14.	. Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	14.11%
(b)		rtfolio Adjusted Yield for the d Monthly Period	7.11%

(c) Interest Earnings on funds on deposit

7.11% ----- C. Floating Rate Determinations

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

Collateral Interest determination -

3.64000%

3.66000%

 ${\tt D.}$ 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 OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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	\$3.474167
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	\$3.749167
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	\$3.969722
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	\$146,164,498.12		
	(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	\$12,896,863.99		
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$12,896,863.99 		
2.	Prin	rincipal 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	\$61,488,678,041.61		
	(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		
	(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:			
		August 1, 2001 through August 31, 2001 2.0	3%		
	(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850		

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

(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:

			Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.92%	1,212,520,758.37
(b)	60 - 89 days:		1.04%	653,170,618.76
(c)	90 - 119 days:		0.76%	476,527,110.33
(d)	120 - 149 days:		0.67%	425,112,401.11
(e)	150 or more days:		0.60%	379,602,898.72
		Total	4.99%	3,146,933,787.29

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$5,576,366.29

(b) The Class A Investor Default Amount for the related Monthly Period \$4,739,911.55

(c) The Class B Investor Default Amount for the related Monthly Period \$418,227.37

(d) The Collateral Default Amount for the related Monthly Period \$418,227.37

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

(c) The aggregate amount of Class B Investor Charge Offs for the related \$ 0.00 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 \$ 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 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-\$ 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 \$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 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. 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 \$93,750,000.00 -----(d) The Class B Investor Interest as of the close of business on this Distribution \$93,750,000.00 (e) The Class B Adjusted Investor Interest as of the close of business on this $\operatorname{Distribution}$ \$93,750,000.00 -----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 \$ 0.00 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 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 \$ 0.00 Reserve Account _____ (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00

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

\$ 0.00

3.66000%

		(c)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00	
1	0.	Avail	lable Funds		
		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$16,568,687	.87
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,461,942	
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,461,942.	
1	1.	Colle	ection of Finance Charge Receivables		
		(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, allocated in respect of the Class A Certificates	\$17,232,750.37	
		(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	\$1,520,536. 	44
		(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	\$1,520,536.	44
1	2.	Port	folio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		14.11%
			folio Adjusted Yield for the nly Period	7.13%	
C. F	loa'	ting I	Rate Determinations		
			tes for the related Interest Period: and Class B determination -		3.64000%
		_			

MBNA AMERICA BANK,
NATIO Jack Fioravanti
NAL ASSOCIATION,
Servicer
Name: Jack Fioravanti

Collateral Interest determination -

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 AUGUST 31, 2001

The information which is required to be prepared with respect to the Distribution Date of September 17, 2001, and with respect to the performance of the trust during the month of August, 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\$3.575000
- 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\$3.886667 ______
- 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 \$87,698,700.65

(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 \$7,738,118.37

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,738,118.37

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 \$61,488,678,041.61

(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:

August 1, 2001 through August 31, 2001 1.22%

(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 (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:1.92%1,212,520,758.37 (b) 60 - 89 days:1.04%653,170,618.76 _____ (c) 90 - 119 days: 0.76%476,527,110.33 (d) 120 - 149 days:0.67%425,112,401.11 ______ (e) 150 or more days: 0.60%379,602,898.72 _____ Total4.99%3,146,933,787.29 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,345,819.83 (b) The Class A Investor Default Amount for the related Monthly Period \$2,843,946.95 (c) The Class B Investor Default Amount for the related Monthly Period \$250,936.44 (d) The Collateral Default Amount for the related Monthly Period \$250,936.44 _____ 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 \$

(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

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 \$9,941,212.89
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$877,165.63
- 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 \$10,339,650.39

(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 \$912,321.88

(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 \$912,321.88

11.Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 14.11%
- (b) The Portfolio Adjusted Yield 6.85%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -3.64000%

MBNA AMERICA BANK,
NATIO Jack Fioravanti
NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

2001-B