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.

April 12, 2002 Date of Report:

> MBNA AMERICA BANK, NATIONAL ASSOCIATION ON BEHALF OF THE MBNA MASTER CREDIT CARD TRUST II (Exact name of registrant as specified in its charter)

United States (State or other 333-59424

51-0331454

jurisdiction of incorporation)

(Commission File (IRS Employer Identification No.)

Wilmington, DE 19884-0781

(Address of principal executive office)

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

ITEM 2. ACQUISITION OR DISPOSITION OF ASSETS

On March 19, 2002, MBNA America Bank, National Association (the "Seller") conveyed to the MBNA Master Credit Card Trust II (the "Trust") all of the receivables (the "Receivables") in certain additional credit card accounts (the "Additional Accounts") of the Seller pursuant to an Assignment No. 34 of Receivables in Additional Accounts dated as of March 19, 2002, (the "Assignment"). The principal amount of the Receivables in the Additional Accounts on March 19, 2002, was \$4,309,281,239.88. The Seller conveyed the Receivables in the Additional Accounts to the Trust pursuant to subsection 2.06(b) of the Pooling and Servicing Agreement.

ITEM 5. OTHER EVENTS

On April 15, 2002 the MBNA Master Credit Card Trust II Series 1997-E (the "Series") will be terminated in accordance with the provisions of Section 10 of the Series 1997-E Supplement dated as of May 8, 1997, 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.

As reported in September 2001, MBNA America Bank, N.A. ("The Bank") initiated measures to assist its Customers who were affected by the tragic events of September 11, 2001. These measures impacted MBNA Master Credit Card Trust II's gross chargeoff ratio for March 2002, but did not impact the results for the three months ended March 31, 2002. These measures provided assistance for Customers who were not delinquent and may not have received their statement in a timely manner or may have had delivery of their payment delayed. These measures did not affect accounts already reported as delinquent. The Bank's charge-off policy was unaffected. The Bank's actions postponed some Customer's accounts from becoming delinquent for 30 days and, subsequently, without these measures some accounts that would have charged off in February 2002 charged off in March 2002. As a result, the Bank's net credit loss ratios were higher than their anticipated levels for March 2002. The Bank's actual net credit loss and delinquency ratios for its managed loans were 6.34% and 5.00%, respectively, for March 2002. Had the measures described above not been implemented, the Bank's estimated managed net credit loss ratio for March 2002 would have been 4.92%. The delinquency ratios at March

31, 2002 and the net credit loss ratios for the three months ended March 31, 2002 were unaffected by these measures. The effect of these measures concluded in March 2002 and will not impact the net credit loss and delinquency ratios for April 2002 and thereafter. Managed loans include loans held for securitization, loan portfolio, and securitized loans.

MBNA Master Credit Card Trust II's gross chargeoff ratio was also higher than its anticipated level for March 2002 as a result of these measures. However, MBNA Master Credit Card Trust II's delinquency ratio at March 31, 2002 and the gross chargeoff ratio for the three months ended March 31, 2002, were unaffected by these measures. The effect of these measures concluded in March 2002 and will not impact MBNA Master Credit Card Trust II's gross chargeoff or delinquency ratios for April 2002 or thereafter.

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 1995-A Certificateholders' Statement for the month ended March 31, 2002.
- 20.2. Series 1995-C Certificateholders' Statement for the month ended March 31, 2002.
- 20.3. Series 1995-E Certificateholders' Statement for the month ended March 31, 2002.
- 20.4. Series 1995-J Certificateholders' Statement for the month ended March 31, 2002.
- 20.5. Series 1996-A Certificateholders' Statement for the month ended March 31, 2002.
- 20.6. Series 1996-B Certificateholders' Statement for the month ended March 31, 2002.
- 20.7. Series 1996-E Certificateholders' Statement for the month ended March 31, 2002.
- 20.8. Series 1996-G Certificateholders' Statement for the month ended March 31, 2002.
- 20.9. Series 1996-J Certificateholders' Statement for the month ended March 31, 2002.
- 20.10. Series 1996-K Certificateholders' Statement for the month ended March 31, 2002.
- 20.11. Series 1996-M Certificateholders' Statement for the month ended March 31, 2002.
- 20.12. Series 1997-B Certificateholders' Statement for the month ended March 31, 2002.
- 20.13. Series 1997-C Certificateholders' Statement for the month ended March 31, 2002.
- 20.14. Series 1997-E Certificateholders' Statement for the month ended March 31, 2002.
- 20.15. Series 1997-F Certificateholders' Statement for the month ended March 31, 2002.
- 20.16. Series 1997-I Certificateholders' Statement for the month ended March 31, 2002.
- 20.17. Series 1997-J Certificateholders' Statement for the month ended March 31, 2002.
- 20.18. Series 1997-K Certificateholders' Statement for the month ended March 31, 2002.
- 20.19. Series 1997-M Certificateholders' Statement for the month ended March 31, 2002.
- 20.20. Series 1998-A Certificateholders' Statement for the month ended March 31, 2002.
- 20.21. Series 1998-C Certificateholders' Statement for the month ended March 31, 2002.

- 20.22. Series 1998-D Certificateholders' Statement for the month ended March 31, 2002.
- 20.23. Series 1998-E Certificateholders' Statement for the month ended March 31, 2002.
- 20.24. Series 1998-F Certificateholders' Statement for the month ended March 31, 2002.
- 20.25. Series 1998-G Certificateholders' Statement for the month ended March 31, 2002.
- 20.26. Series 1998-J Certificateholders' Statement for the month ended March 31, 2002.
- 20.27. Series 1999-A Certificateholders' Statement for the month ended March 31, 2002.
- 20.28. Series 1999-B Certificateholders' Statement for the month ended March 31, 2002.
- 20.29. Series 1999-D Certificateholders' Statement for the month ended March 31, 2002.
- 20.30. Series 1999-E Certificateholders' Statement for the month ended March 31, 2002.
- 20.31. Series 1999-G Certificateholders' Statement for the month ended March 31, 2002.
- 20.32. Series 1999-H Certificateholders' Statement for the month ended March 31, 2002.
- 20.33. Series 1999-I Certificateholders' Statement for the month ended March 31, 2002.
- 20.34. Series 1999-J Certificateholders' Statement for the month ended March 31, 2002.
- 20.35. Series 1999-L Certificateholders' Statement for the month ended March 31, 2002.
- 20.36. Series 1999-M Certificateholders' Statement for the month ended March 31, 2002.
- 20.37. Series 2000-A Certificateholders' Statement for the month ended March 31, 2002.
- 20.38. Series 2000-B Certificateholders' Statement for the month ended March 31, 2002.
- 20.39. Series 2000-C Certificateholders' Statement for the month ended March 31, 2002.
- 20.40. Series 2000-D Certificateholders' Statement for the month ended March 31, 2002.
- 20.41. Series 2000-E Certificateholders' Statement for the month ended March 31, 2002.
- 20.42. Series 2000-F Certificateholders' Statement for the month ended March 31, 2002.
- 20.43. Series 2000-G Certificateholders' Statement for the month ended March 31, 2002.
- 20.44. Series 2000-H Certificateholders' Statement for the month ended March 31, 2002.
- 20.45. Series 2000-I Certificateholders' Statement for the month ended March 31, 2002.
- 20.46. Series 2000-K Certificateholders' Statement for the month ended March 31, 2002.
- 20.47. Series 2000-L Certificateholders' Statement for the month ended March 31, 2002.
- 20.48. Series 2001-A Certificateholders' Statement for the month ended March 31, 2002.
- 20.49. Series 2001-B Certificateholders' Statement for the month ended March 31, 2002.

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: April 12, 2002

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: /s/Christopher Harris

Name: Christopher Harris Title: First Vice President

FORM OF	MONTHTAY	CERTIFICATEHOLDERS'	STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$1.868611 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 \$2.023611 _____ 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 \$2.274082 _____ 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	\$68,263,358.67
(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	\$3,530,863.71
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,669,408.81
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	\$65,522,514,556.87
(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:	
	March 1, 2002 through March 18, 2002 0. March 19, 2002 through March 31, 2002 0	93% .87%
(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	

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

3. Delinquent Balances

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

		Percentage of Total Receivables	Aggregate Account Balance
30 - 59 days:		1.79%	1,202,386,666.58
60 - 89 days:		1.05%	706,600,237.91
90 - 119 days:		0.83%	559,380,189.19
120 - 149 days:		0.79%	529,278,208.50
150 or more days:		0.71%	471,788,096.87
	Total	5.17%	3,469,433,399.05
	60 - 89 days: 90 - 119 days: 120 - 149 days:	60 - 89 days: 90 - 119 days: 120 - 149 days: 150 or more days:	of Total Receivables 30 - 59 days: 1.79% 60 - 89 days: 1.05% 90 - 119 days: 1.05% 120 - 149 days: 1.05% 150 or more days: 0.79% 150 or more days: 0.71%

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,329,519.50
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,896,682.05
(c)	The Class B Investor Default Amount for the related Monthly Period	\$149 , 828.27
(d)	The Collateral Default Amount for the related Monthly Period	\$283,009.18

5. Investor Charge Offs

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

7.	Real	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13
6.	Inve	stor Servicing Fee The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$521,093.75
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
		certificate principal amount	\$ 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	\$7,642,247.03
	(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	\$395,288.63
	(c)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$746,656.36
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	\$7,329,590.78
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$379,116.75

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

\$716,109.49

11. Portfolio Yield

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

11.38%

(b) The Portfolio Adjusted Yield

8.16%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of
March 15, 2002 through April 14, 2002: 1.90000%

- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harri

Name: Christopher Harris Title: First Vice President

1995-A

FORM OF MONTHI	LY CERTIFICAT	reholders'	STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$1.997778 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 \$2.256111 -----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

	during the related Monthly Period which were allocated in respect of the Class A Certificates	\$68,263,358.67
(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	\$3,530,863.71
(c)	The aggregate amount of Collections	
	of Principal Receivables processed during the related Monthly Period	
	which were allocated in respect of	
	the Collateral Interest	\$6,669,408.81
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	\$65,522,514,556.87
(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
	of the related Monthly refloa	
(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:	
	March 1, 2002 through March 18, 2002 0.93 March 19, 2002 through March 31, 2002 0.8	
(i)	The Class A Floating Allocation	
\-/	with respect to the related Monthly	0.070
	Period	0.870
(j)	The Class B Floating Allocation	
/ د ،	with respect to the related Monthly Period	d 0.045

of Principal Receivables processed

2.

with respect to the related Monthly Period 0.045

(k)	The Collateral Floating Allocat with respect to the related Mon		
	Period	CIII y	0.085
(1)	The Fixed Investor Percentage w	ith	
	respect to the related Monthly	Period	N/A
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A
	respect to the related nominity	rerrod	
(n)	The Class B Fixed Allocation wi respect to the related Monthly		
(-)	mb. Callabanal Dinas Allacabian		
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
D-1:	noncet Delegate		
	nquent Balances aggregate amount of outstanding	halances in t	the Accounts which
were	aggregate amount of outstanding e delinquent as of the end of the ted Monthly Period:		
		_	Aggregate
		of Total Receivables	Account Balance
(a)	30 - 59 days:	1.79%	1,202,386,666.58
(b)	60 - 89 days:	1.05%	706,600,237.91
(c)	90 - 119 days:	0.83%	559,380,189.19
(d)	120 - 149 days:	0.79%	529,278,208.50
(e)	150 or more days:	0.71%	471,788,096.87
	Total	5.17%	3,469,433,399.05
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,329,519.50
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,896,682.05
	for the related Monthly refrod		
(c)	The Class B Investor Default Am	ount	
	for the related Monthly Period		\$149,828.27
(d)	The Collateral Default Amount f the related Monthly Period	or	6202 000 10
	the related Monthly Period		\$283,009.18
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		\$ 0.00
(c)	The aggregate amount of Class B		
	Investor Charge Offs for the re Monthly Period	ıated	\$ 0.00

4.

5.

(d) The aggregate amount of Class B

		Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	estor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$521 , 093.75
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,116,831.18
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$379,116.75
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$716,109.49
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	00 400 407 40
	(h)	in respect of the Class A Certificates	\$9,429,487.43
	(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	\$395,288.63
	(c)	The aggregate amount of Collections of	

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

			related Monthly Period which were allocated in respect of the Collateral Interest	\$746,656.3	86
	11.	Swa	p Cash Flows		
		(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$1,787,240	.40
		(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00	
	12.	Por	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		11.38%
		(b)	The Portfolio Adjusted Yield		8.22%
С.	Floa	ating	Rate Determinations		
			tes for the Interest Period of , 2002 through April 14, 2002: 1.90000%		
D.			ion regarding the status of the Rate Swap and the Swap Counterparty		
	1.		Mark-to-Market Amount, if any, for the ted Monthly Period.	\$	N/A
	2.		the Interest Reserve Account been blished?		No
	3.	Has fund	the Interest Reserve Account been ed?		No
	4.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$ 0.00	
	5.		many funds withdrawn from the Interest rve Account were utilized?		
		none			
	6.	Has	the Interest Rate Swap been Terminated?		No
	7.	Long	Term Credit Rating of the Swap Counterparty		AAA/Aaa
			BANK, opher Harris		

NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$1.825556 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 \$1.911667 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 \$2.170000 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	\$59,359,446.26
	(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	\$3,070,313.83
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,799,489.05
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	\$65,522,514,556.87
	(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: March 1, 2002 through March 18, 2002 0.80% March 19, 2002 through March 31, 2002 0.76	20
	(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 Allocati	ion		
	with respect to the related Mont Period	thly		0.085
(1)	The Fixed Investor Percentage wirespect to the related Monthly F			N/A
(m)	The Class A Fixed Allocation wit respect to the related Monthly E			N/A
(n)	The Class B Fixed Allocation wit respect to the related Monthly F			N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly E		N/A	
Deli	nquent Balances			
were	aggregate amount of outstanding k delinquent as of the end of the ted Monthly Period:			
		Percentage of Total Receivables	Ac	regate count lance
(a)	30 - 59 days:	1.79%	1,202,	386,666.58
(b)	60 - 89 days:	1.05%		0,237.91
(c)	90 - 119 days:	0.83%	559 , 38	0,189.19
(d)	120 - 149 days:	0.79%		8,208.50
(e)	150 or more days:	0.71%		8,096.87
	Total	1 5.17%		3,399.05
Inve	stor Default Amount			
(a)	The Aggregate Investor Default $\it I$ for the related Monthly Period	Amount	\$2,895, 	234.70
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$2,518, 	854.29
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$130 , 28	5.37
(d)	The Collateral Default Amount for the related Monthly Period	or	\$246 , 09	5.04
Investor Charge Offs				
(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	lated	\$ 0.0	0
(b)	The aggregate amount of Class A Investor Charge Offs set forth is 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.0	0
(c)	The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	lated	\$ 0.0	0

4.

(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)		
(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
Doa1	locations	

7. Reallocations

6.

(a) The amount of Reallocated Collateral

		Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,373,557.43
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$329,666.59
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$622,704.28
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,645,432.43
	(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 \$343,729.09

(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 \$649,266.78

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period $\,$

11.38%

(b) The Portfolio Adjusted Yield

8.21%

C. LIBOR Determinations

LIBOR rates for the Interest Period of March 15, 2002 through April 14, 2002:

1.90000%

MBNA AMERICA BANK, NATIO Christopher Harris

NAL ASSOCIATION, Servicer

Name: Christopher Harris Title: First Vice President

1995-E

FORM OF MONTHI	LY CERTIFICAT	reholders'	STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$1.834167 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 \$1.937500 _____ 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 \$2.152778 _____ 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	\$59,359,446.26
(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	\$3,070,313.83
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,799,489.05
Prin	cipal Receivables in the Trust	
	-	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$65,522,514,556.87
	the related Monenty relied	
(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
42.5		
(h)	The Floating Investor Percentage with respect to the period:	
	March 1, 2002 through March 18, 2002 0.80% March 19, 2002 through March 31, 2002 0.76	<u> </u>
(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

(1)	The Fixed Investor Percentage with respect to the related Monthly I		N/A
(m)	The Class A Fixed Allocation wit respect to the related Monthly I		
(n)	The Class B Fixed Allocation wit respect to the related Monthly I		
(0)	The Collateral Fixed Allocation respect to the related Monthly I		
Deli	nquent Balances		
were	aggregate amount of outstanding a delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	30 - 59 days:	1.79%	1,202,386,666.58
(b)	60 - 89 days:	1.05%	706,600,237.91
(c)	90 - 119 days:	0.83%	559,380,189.19
(d)	120 - 149 days:	0.79%	529,278,208.50
(e)	150 or more days:	0.71%	471,788,096.87
	Total	5.17%	3,469,433,399.05
Inve	stor Default Amount		
(a)	The Aggregate Investor Default $\it R$ for the related Monthly Period	Amount	\$2,895,234.70
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$2,518,854.29
(c)	The Class B Investor Default Amo	ount	\$130,285.37
(d)	The Collateral Default Amount for the related Monthly Period	or	\$246,095.04
Inve	stor 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		

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	\$453,125.00
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,373,557.43
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$329,666.59
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$622,704.28
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,645,432.43
	(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 \$343,729.09 Certificates (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral \$649,266.78 Interest 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 11.38% -----8.21% (b) The Portfolio Adjusted Yield

C. LIBOR Determinations

LIBOR rates for the Interest Period of March 15, 2002 through April 14, 2002:

1.90000%

MBNA AMERICA BANK, NATIO Christopher Harris

NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First Vice President

1995-J

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$1.816944 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 \$1.928889 _____ 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 \$2.040833 _____ 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	\$83,103,222.84
	(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	\$4,298,445.98
	(c)	The aggregate amount of Collections	
		of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,119,280.79
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	\$65,522,514,556.87
	(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	6700 000 000 00
		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
	(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:	
		March 1, 2002 through March 18, 2002 1.13% March 19, 2002 through March 31, 20021.07%	
	(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	PeriodN/A	
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding edelinquent as of the end of the eted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	30 - 59 days:	1.79%	1,202,386,666.58
(b)	60 - 89 days:	1.05%	706,600,237.91
(c)	90 - 119 days:	0.83%	559,380,189.19
(d)	120 - 149 days:	0.79%	529,278,208.50
(e)	150 or more days:	0.71%	471,788,096.87
	Total		3,469,433,399.05
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$4,053,328.88
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$3,526,395.94
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$182,399.93
(d)	The Collateral Default Amount f the related Monthly Period	or	\$344,533.01
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00
(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

3.

4.

	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$634,375.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$32,812.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$61,979.17
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$437,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral	
		Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$59,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$31,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,922,980.51
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$461,533.92
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$871,785.38
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	\$9,303,605.51
	(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	\$481,221.42
	(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

\$908,972.88

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.38%

(b) The Portfolio Adjusted Yield

8.23%

C. LIBOR Determinations

LIBOR rates for the Interest Period of March 15, 2002 through April 14, 2002: 1.90000%

MBNA AMERICA BANK, NATIO Christopher Harris

NAL ASSOCIATION, Servicer

Name: Christopher Harris Title: First 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$1.860000 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 \$1.954722 _____ 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 \$2.268268 _____ 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	\$59,359,446.26
	(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	\$3,070,313.83
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,799,489.05
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	\$65,522,514,556.87
	(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
		day of the related honemry relied	
	(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:	
		March 1, 2002 through March 18, 2002 0.80% March 19, 2002 through March 31, 2002 0.76	
	(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 wirespect to the related Monthly		N/A
(n)	The Class B Fixed Allocation wirespect to the related Monthly		
(0)	The Collateral Fixed Allocation respect to the related Monthly		
Deli	nquent Balances		
were	aggregate amount of outstanding and delinquent as of the end of the sted Monthly Period:		
		of Total A	gregate ccount alance
(a)	30 - 59 days:	1.79%1,202,386,6	
(b)	60 - 89 days:	1.05%706,600,237	
(c)	90 - 119 days:	0.83%559,380,189	
(d)	120 - 149 days:	0.79%529,278,208	.50
(e)	150 or more days:	0.71%471,788,096	
	Total	5.17% 3,469,433,	
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	\$2,895	,234.70
(b)	The Class A Investor Default Amfor the related Monthly Period		,854.29
(c)	The Class B Investor Default Amo	s130,2	85.37
(d)	The Collateral Default Amount for the related Monthly Period	\$246,0	95.04
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period	\$ 0.	00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount		00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period	lated \$ 0.	00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of original certificate principal amount		00
(e)	The aggregate amount of Collate	ral	

(e) The aggregate amount of Collateral

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		Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B	
		Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,373,557.43
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$329,666.59
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$622,704.28
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,645,432.43
	(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	\$343,729.09
	(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 \$649,266.78

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.38%

(b) The Portfolio Adjusted Yield

8.17%

C. LIBOR Determinations

LIBOR rates for the Interest Period of March 15, 2002 through April 14, 2002: 1.90000%

MBNA AMERICA BANK, NATIO Christopher Harris

NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1996-B

FORM	OF	MONTHLY	CERTIFICATEHOLDERS'	STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$1.782500 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 \$1.903056 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 \$2.131250 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	\$86,992,290.36
(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	¢7 675 702 56
	the Class B Celtificates	\$7,675,792.56
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,675,792.56
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	\$65,522,514,556.87
(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
	rase day of the refaced Monthly refrod	
(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:	
	March 1, 2002 through March 18, 2002 1.21 March 19, 2002 through March 31, 2002 1.1	
(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

during the related Monthly Period

(k)	The Collateral Floating Allocat with respect to the related Mon Period		0.075
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wi respect to the related Monthly		
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:	1.79%	1,202,386,666.58
(b)	60 - 89 days:	1.05%	706,600,237.91
(c)	90 - 119 days:	0.83%	559,380,189.19
(d)	120 - 149 days:	0.79%	529,278,208.50
(e)	150 or more days:	0.71%	471,788,096.87
	Total	5.17%	3,469,433,399.05
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$ 4,342,852.19
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$3,691,424.15
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$325,714.02
(d)	The Collateral Default Amount f the related Monthly Period	or	\$325,714.02
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

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(d) The aggregate amount of Class B

	Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00

(8	a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(l	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
(0	d) The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
8. Pi	rincipal Funding Account	
(8	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
(k	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(0	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(0	d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finan 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. At	vailable Funds	
(&	a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,340,558.47
(k	o) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$824,167.16
(0	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$824,167.16
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	\$9,738,995.97
	(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	\$859,323.41

Certificates

\$859,323.41

(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

\$859,323.41

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.38%

(b) The Portfolio Adjusted Yield

8.26%

C. LIBOR Determinations

LIBOR rates for the Interest Period of March 15, 2002 through April 14, 2002:

Class A and Class B determination -

1.90000%

MBNA AMERICA BANK, NATIO Christopher Harris

NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$1.791111 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 \$1.937500 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 \$2.121968 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	\$57,994,858.60
	(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	\$5,117,191.05
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,117,191.05
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	\$65,522,514,556.87
	(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:	
		March 1, 2002 through March 18, 2002 0.80 March 19, 2002 through March 31, 2002 0.7	
	(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	

(k) The Collateral Floating Allocation

	with respect to the related Mon Period	thly	0.075
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A
(n)	The Class B Fixed Allocation wi respect to the related Monthly		
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ated Monthly Period:		
		Percentage of Total Receivables	Account
(a)	30- 59 days:		1,202,386,666.58
(b)	60 - 89 days:	1.05%	706,600,237.91
(c)	90 - 119 days:	0.83%	559,380,189.19
(d)	120 - 149 days:	0.79%	529,278,208.50
(e)	150 or more days:	0.71%	471,788,096.87
	Tota	1 5.17%	3,469,433,399.05
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,895,234.28
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,460,949.48
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$217,142.40
(d)	The Collateral Default Amount f the related Monthly Period	or	\$217,142.40
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B		

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(d) The aggregate amount of Class B

	Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00

	(a)	The amount of Reallocated Collateral Principal Collections with respect to	
		this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B	
		Principal Collections with respect to this Distribution Date	\$ 0.00
		this distribution bate	
	(-)	mb. Callatanal Tatanata as of the	
	(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
		bace	
8.	Drin	cipal Funding Account	
٠.	LIIII	cipal runding Account	
	(-)	mh	
	(a)	The principal amount on deposit in the Principal Funding Account on	
		the related Transfer Date (after taking	
		<pre>into account deposits on such date but prior to withdrawals)</pre>	\$ 0.00
		The property of the state of th	
	(b)	The Accumulation Shortfall with	
	(10)	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	\$6,227,038.65
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account	
		on the related Transfer Date	\$549,444.21
	(c)	The amount of Collateral Available	
		Funds on deposit in the Finance Charge Account on the related Transfer Date	¢E40 444 01
		Account on the related transfer Date	\$549,444.21
1.0	~ 1		
10.	COI	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections	
		of Finance Charge Receivables and Annual Membership Fees processed during the	
		related Monthly Period, allocated	
		in respect of the Class A Certificates	\$6,492,663.65
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual	
		Membership Fees processed during the	
		related Monthly Period which were	

allocated in respect of the Class B Certificates $\ensuremath{\mathsf{B}}$

\$572,881.71

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

\$572,881.71

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.38%

(b) The Portfolio Adjusted Yield

8.25%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

March 15, 2002 through April 14, 2002: 1.90000%

Collateral Interest Determination for the Interest Period of

March 14, 2002 to April 12, 2002: 1.90000%

MBNA AMERICA BANK, NATIO Christopher Harris

NAL ASSOCIATION, Servicer

Name: Christopher Harris Title: First Vice President

1996-G

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$1.765278 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 \$1.946111 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 \$1.973611 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	\$115,989,717.09
(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	\$10,234,385.49
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$10,234,385.49
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	\$65,522,514,556.87
(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:	
	March 1, 2002 through March 18, 2002 1.61 March 19, 2002 through March 31, 2002 1.5	
(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	
	1	

(k)	The Collateral Floating Allocat with respect to the related Mon Period 0.075			
(7.)				
(1)	The Fixed Investor Percentage w respect to the related Monthly			N/A
(m)	The Class A Fixed Allocation wi	th		
	respect to the related Monthly	Period		N/A
(n)	The Class B Fixed Allocation wi	th		
	respect to the related Monthly	Period		N/A
(0)	The Collateral Fixed Allocation			
	respect to the related Monthly	Period	N/A	
Deli	nquent Balances			
	aggregate amount of outstanding delinquent as of the end of the			
	ted Monthly Period:	day on the	iast day	or the
		Percentage of Total		regate
		Receivables		lance
(a)	30 - 59 days:	1.79%		86,666.58
(b)	60 - 89 days:	1.05%	706,600	,237.91
(c)	90 - 119 days:	0.83%	559,380	,189.19
(d)	120 - 149 days:	0.79%		,208.50
(e)	150 or more days:	0.71%	471,788	,096.87
	Total	5.17%	3,469,4	33,399.05
Inve	stor Default Amount			
(a)	The Aggregate Investor Default of the related Monthly Period	Amount		,469.30
(b)	The Class A Investor Default Ame for the related Monthly Period	ount	\$4,921,	898.90
(c)	The Class B Investor Default Am	ount		
(- /	for the related Monthly Period		\$434,28	5.20
(d)	The Collateral Default Amount for the related Monthly Period	or	\$434,28	5.20
	1		-	
Inve	stor Charge Offs			
(a)	The aggregate amount of Class A			
	Investor Charge Offs for the re Monthly Period	lated	\$ 0.0	0
(b)	The aggregate amount of Class A Investor Charge Offs set forth	in		
	5 (a) above per \$1,000 of original certificate principal amount	nal	\$ 0.0	0
(c)	The aggregate amount of Class B Investor Charge Offs for the re			
	Monthly Period		\$ 0.0	0

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	\$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	locat	tions

(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 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

\$ 0.00

(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date

\$ 0.00

9. Available Funds

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

\$12,454,077.47

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

\$1,098,889.09

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

\$1,098,889.09

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

\$12,985,327.47

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

\$1,145,764.09

(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

\$1,145,764.09

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.38%

(b) The Portfolio Adjusted Yield

8.28%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

March 15, 2002 through April 14, 2002: Class A and Class B determination -

1.90000%

March 14, 2002 to April 12, 2002: Collateral Interest determination -

1.90000%

MBNA AMERICA BANK, NATIO Christopher Harris

NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$1.748056 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 \$1.937500 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 \$2.013889 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	\$115,989,717.09
	(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	\$10,234,385.49
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$10,234,385.49
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	\$65,522,514,556.87
	(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	61 000 000 000 00
		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:	
		March 1, 2002 through March 18, 2002 1.61 March 19, 2002 through March 31, 2002 1.5	
	(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 Period	Month	Ly		0.075
		(1)	The Fixed Investor Percentarespect to the related Mont		N/A		
		(m)	The Class A Fixed Allocation respect to the related Mont.	riod		N/A	
		(n)	The Class B Fixed Allocation respect to the related Mont.		riod		N/A
		(0)	The Collateral Fixed Allocarespect to the related Mont				N/A
	3. I	Delir	nquent Balances				
	Ţ	were	aggregate amount of outstand delinquent as of the end of ted Monthly Period:				
					Percentage of Total eceivables	Aco	count
		(a)	30 - 59 days:		1.79%		386,666.58
		(b)	60 - 89 days:		1.05%	706,600	237.91
		(c)	90 - 119 days:		0.83%	559,380	0,189.19
		(d)	120 - 149 days:		0.79%	529,278	3,208.50
		(e)	150 or more days:		0.71%	471,788	3,096.87
			То	tal	5.17%		3,399.05
	4.	Inves	stor Default Amount				
		(a)	The Aggregate Investor Defar for the related Monthly Per		ount	\$ 5,790,	,469.30
		(b)	The Class A Investor Defaulfor the related Monthly Per		nt	\$4,921,8	398.90
		(c)	The Class B Investor Defaul for the related Monthly Per		ıt	\$434,285	5.20
		(d)	The Collateral Default Amou: the related Monthly Period	nt for		\$434,285	5.20
5.	Inves	stor	Charge Offs				
		(a)	The aggregate amount of Cla Investor Charge Offs for the Monthly Period		ced	\$ 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			L	\$ 0.00)
		(c)	The aggregate amount of Cla Investor Charge Offs for the Monthly Period		ced	\$ 0.00)
		(d)	The aggregate amount of Cla Investor Charge Offs set fo 5 (c) above per \$1,000 of o certificate principal amount	rth in riginal	L	\$ 0.00)

(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00
Real	locations	
(a)	The amount of Reallocated Collateral	

6.

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

(b) The amount of Reallocated Class B Principal Collections with respect to \$ 0.00 this Distribution Date (c) The Collateral Interest as of the close of business on this Distribution Date \$75,000,000.00 (d) The Class B Investor Interest as of the close of business on this Distribution \$75,000,000.00 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) -----(b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 (d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$12,454,077.47 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,098,889.09 (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,098,889.09 _____ 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 \$12,985,327.47 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$1,145,764.09

(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

\$1,145,764.09

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.38%

(b) The Portfolio Adjusted Yield

8.30%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

March 15, 2002 through April 14, 2002: Class A and Class B determination -

1.90000%

March 14, 2002 to April 12, 2002: Collateral Interest determination -

1.90000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Christopher Harris

cer

Name: Christopher Harris Title: First 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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

of Class A Monthly Principal \$0.000000

2. The amount of distribution in respect of Class B Monthly Principal \$0.00000

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

4. The amount of distribution in respect of Collateral Monthly Interest \$2.122639

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 \$1.748056

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 \$1.937500

Monthly Interest \$1.937500

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

6. The amount of the current monthly

accumulation in respect of Class B
Additional Interest \$0.000000

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

Deficiency Amounts

\$ 0.000000

2.		amount of the current quarterly rest distribution in respect of s A	\$ 0.00
3.	inte Clas	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal nt	\$ 0.00000
4.		amount of the current quarterly rest distribution in respect of s B	\$ 0.00
5.	inte Clas	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$ 0.000000
Inf	ormat	ion Regarding the Performance of the Trust	
1.		ection of Principal Receivables	
± •	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$57,994,858.60
	(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	\$5,117,191.05
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,117,191.05
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	\$65,522,514,556.87
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the	

D.

Class B	Invest	or Int	erest	as of	E
the end	of the	day o	n the	last	day
of the	related	Month	ly Per	riod	

\$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:

March 1, 2002 through March 18, 2002 0.80% March 19, 2002 through March 31, 2002 0.76%

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

0.850

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

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

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

N/A

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

N/A

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

N/A

(o) The Collateral Fixed Allocation with respect to the related Monthly Period $\,$ N/A $\,$

3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.79%	1,202,386,666.58
(b)	60 - 89 days:		1.05%	706,600,237.91
(c)	90 - 119 days:		0.83%	559,380,189.19
(d)	120 - 149 days:		0.79%	529,278,208.50
(e)	150 or more days:		0.71%	471,788,096.87
		Total	5.17%	3,469,433,399.05

4. Investor Default Amount

(a)	Th	1e	Aggr	regate	Ιr	nvestor	D€	efault	Amount
	fo	or	the	relate	ed	Monthly	/ I	Period	

\$2,895,234.28

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

\$2,460,949.48

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

\$217,142.40

	(d)	The Collateral Default Amount for the related Monthly Period	\$217,142.40
5.	Inve	estor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding	
		this Distribution Date	\$ 0.00

	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly			
		Period	\$442,708.33		
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly			
		Period	\$39,062.50 		
	(c)	Fee payable by the Trust to the Servicer for the related Monthly	020,000,50		
		Period	\$39,062.50		
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00		
7.	Real	locations			
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00		
	(b)	The amount of Reallocated Class B Principal Collections with respect to			
		this Distribution Date	\$ 0.00		
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00		
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00		
8.	Prin	cipal Funding Account			
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00		
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00		
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00		
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	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. Interest Funding Account					
٠.	(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)	\$1,552,232.64		

(b)	The aggregate amount deposited into the Interest Funding Account with							
	respect to the Class A Certificates on the related Transfer Date	\$742,923.61						
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$72,656.25 						
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$1,062.71						
10. Available Funds								
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,228,101.36						
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$549,444.21						
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$549,444.21						
11. Collection of Finance Charge Receivables								
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,493,726.36						
(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	\$572,881.71						
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$572,881.71 						
12. Portfolio Yield								
(a)	The Portfolio Yield for the related Monthly Period	11.39%						
(b)	The Portfolio Adjusted Yield	8.22%						
LIBOR Determinations								
LIBOR rates for the related Interest Period:								
Class A and Class B determination - 1.90000%								
Collateral Interest determination - 1.90000%								

E.

MBNA AMERICA BANK, NATIO Christopher Harris NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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.	of distribution in Monthly Principal	respect	\$0.00000
2.	of distribution in Monthly Principal	respect	\$0.000000
3.	of distribution in Monthly Principal	respect	\$0.00000
4.	of distribution in Monthly Interest	respect	\$1.773889
5.	of distribution in Deficiency Amounts	respect	\$0.000000
6.	of distribution in Additional Interest		\$0.000000
7.	of distribution in Monthly Interest	respect	\$1.937500
8.	of distribution in Deficiency Amounts	respect	\$0.000000
9.	of distribution in Additional Interest		\$0.000000
10.	of distribution in Monthly Interest	respect	\$2.454167
11.	of distribution in Deficiency Amounts	respect	\$0.000000
12.	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	\$115,989,717.09
(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	\$10,234,385.49
(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	\$10,234,385.49
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	\$65,522,514,556.87
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Class C Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Class C Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00

(j)	The Floating Investor Percentarespect to the period:	age with	
	March 1, 2002 through March 18 March 19, 2002 through March 3	•	
(k)	The Class A Floating Allocation with respect to the related Mod Period		0.850
(1)	The Class B Floating Allocation with respect to the related Mc Period		0.075
(m)	The Class C Floating Allocation with respect to the related Mc Period 0.075		
(n)	The Fixed Investor Percentage respect to the related Monthly		N/A
(0)	The Class A Fixed Allocation we respect to the related Monthly		N/A
(p)	The Class B Fixed Allocation we respect to the related Monthly		N/A
(q)	The Class C Fixed Allocation we respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of th ted Monthly Period:		
		Percentage of Total Receivables	
(a)	30 - 59 days:	1.79%	1,202,386,666.58
(h)	60 - 89 days:	1 05%	706 600 237 91

			Percentage of Total Receivables	Account
	(a)	30 - 59 days:	1.79%	1,202,386,666.58
	(b)	60 - 89 days:	1.05%	706,600,237.91
	(c)	90 - 119 days:	0.83%	559,380,189.19
	(d)	120 - 149 days:	0.79%	529,278,208.50
	(e)	150 or more days:	0.71%	471,788,096.87
		Tot	tal 5.17%	3,469,433,399.05
4.	Inve	stor Default Amount		
	(a)	The Aggregate Investor Defar for the related Monthly Per:		\$ 5,790,469.30
	(b)	The Class A Investor Default for the related Monthly Per		\$4,921,898.90
	(c)	The Class B Investor Default for the related Monthly Per:		\$434,285.20
	(d)	The Class C Default Amount : the related Monthly Period	for	\$434,285.20
_				

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 Class C Investor Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Class C Investor Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Class C Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Class C Investor Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly	

Period

\$78,125.00

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

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

\$ 0.00

	(b)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(c)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00
10.	Ava	ilable Funds	
	(a)		\$12,454,077.47
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,098,889.09
	(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,098,889.09
11.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,985,327.47
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,145,764.09
	(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	\$1,145,764.09
1.0	£		
12.	Por	The Portfolio Yield for the related	
	(a)	Monthly Period	11.38%
	(b)	The Portfolio Adjusted Yield	8.24%
. LIB	OR De	eterminations	
LIB	OR ra	tes for the Interest Period of	
, ,	F 60		

March 15, 2002 through April 14, 2002: 1.90000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Christopher Harris cer

Name: Christopher Harris Title: First Vice President

1997-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$1.730833 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 \$1.894444 _____ 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 \$2.013889 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 \$7,675,792.56 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,675,792,56 2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87 (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-C as of the end of the day on the last day of the related Monthly Period \$750,000,000.00 _____ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-C as of the end of the day on the \$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: March 1, 2002 through March 18, 2002 1.21% March 19, 2002 through March 31, 2002 1.14% (j) The Class A Floating Allocation with respect to the related Monthly

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

Period

		period		0.075	
	(7)				
	(1)	The Collateral Floating Allocati with respect to the related Mont			
		Period			0.075
	(m)	The Fixed Investor Percentage wirespect to the related Monthly F			N/A
	(n)	The Class A Fixed Allocation wit			,
		respect to the related Monthly E	eriod?		N/A
	(0)	The Class B Fixed Allocation wit	-h		
	(0)	respect to the related Monthly E		N/A	
	(p)	The Collateral Fixed Allocation respect to the related Monthly F		N	I/A
				-	
3.	Deli	nquent Balances			
	The	aggregate amount of outstanding k	oalances in	the Acco	unts which
	were	e delinquent as of the end of the ted Monthly Period:			
			Percentag		regate
			of Total Receivable		count lance
	(a)	30 - 59 days:	1.79%	1,202,38	6,666.58
	(b)	60 - 89 days:	1.05%		0,237.91
		-			
	(c)	90 - 119 days:	0.83%		0,189.19
	(d)	120 - 149 days:	0.79%		8,208.50
	(e)	150 or more days:	0.71%		8,096.87
		Total	5.17%	3,469,43	3,399.05
4.	Inve	stor Default Amount			
	(a)	The Aggregate Investor Default A	Amount		
		for the related Monthly Period		\$4,342,	852.19
	(1.)				
	(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$3,691,	424.15
	(c)	The Class B Investor Default Amo	ount	620E 71	4 02
		for the related Monthly Period		\$325 , 71	4.02
	(d)	The Collateral Default Amount fo	or		
		the related Monthly Period		\$325,71	4.02
_					
5.	Inve	stor Charge Offs			
	(a)	The aggregate amount of Class A Investor Charge Offs for the rel	lated		
		Monthly Period	lacca	\$ 0.0	0
	(b)	The aggregate amount of Class A Investor Charge Offs set forth i	in		
		5 (a) above per \$1,000 of origin		6 0 0	10
		certificate principal amount		\$ 0.0	·
	(c)	The aggregate amount of Class B			
	/	Investor Charge Offs for the rel	Lated	¢ 0 0	10
		Monthly Period		\$ 0.0	·

(d) The aggregate amount of Class B

	Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56 	,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56	,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date		,250,000.00
8.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$	0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
9.	Avai	lable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9 ,	340,558.47

(b) The amount of Class B Available Funds

		on deposit in the Finance Charge Account	
		on the related Transfer Date	\$824,167.16
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$824,167.16
10.	Coll	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,738,995.97
	(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	\$859,323.41
	(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	\$859,323.41
11.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	11.38%
	(b)	The Portfolio Adjusted Yield	8.32%
Floa	ating	Rate Determinations	
		tes for the related Interest Period: and Class B determination -	1.90000%
Col	llater	al Interest determination -	1.90000%
NA AN	MERICA	BANK,	

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Christopher Harris Servicer

Name: Christopher Harris Title: First Vice Presiden

1997-C

C.

CLASS A CUSIP 55262TCF8 CLASS B CUSIP 55262TCG6	Exhibit
FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT	
SERIES 1997-E	
MBNA AMERICA BANK, NATIONAL ASSOCIATION	
MBNA MASTER CREDIT CARD TRUST II	
MONTHLY PERIOD ENDING MARCH 31, 2002	
The information which is required to be prepared with respect the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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	\$1000.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$1000.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$1000.000000
4.	The amount of distribution in respect of Collateral Monthly Interest	\$1.909167
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).

1.	The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$1.642036
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	\$1.814258
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

С.	Info	ormat:	ion Regarding the Current Quarterly Interest	Distribution
	1.		total amount of distribution from Interest Funding Account	\$3,335,370.00
	2.		nmount of the current quarterly rest distribution in respect of s A	\$3,039,090.00
	3.	inte	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal nt	\$ 4.767200
	4.		amount of the current quarterly rest distribution in respect of B	\$296,280.00
	5.	inte	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$ 5.267200
D.	Info	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	\$86,992,290.36
		(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	\$7,675,792.56
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,675,792.56
	2.	Princ	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	\$65,522,514,556.87
		(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	\$750,000,000.00
		(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	\$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	` <u>`</u>

	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:	
	March 1, 2002 through March 18, 2002 1.21%	
	March 19, 2002 through March 31, 2002 1.14	8
(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:	
	March 1, 2002 through March 18, 2002 1.21%	
	March 19, 2002 through March 31, 2002 1.14	3
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	0.850
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	0.075
(p)	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:

		Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:	1.79%	1,202,386,666.58
(b)	60 - 89 days:	1.05%	706,600,237.91
(c)	90 - 119 days:	0.83%	559,380,189.19
(d)	120 - 149 days:	0.79%	529,278,208.50
(e)	150 or more days:	0.71%	471,788,096.87

Total 5.17% 3,469,433,399.05

1	Investor	Dofa1+	7 m c 1 1 m +

4.	Investor Default Amount		
	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$4,342,852.19
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,691,424.15
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$325,714.02
	(d)	The Collateral Default Amount for the related Monthly Period	\$325,714.02
5.	Inve	estor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.000000
	(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 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.	Inves	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.	Reall	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
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	on \$ 0.00
Prin	ıcipal	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)	\$693,750,000.00
	(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	
(ω)	Proceeds deposited in the Finance Charge Account on the related	
	Transfer Date to be treated as Class B Available Funds	\$ 0.00
	2 iivaliable raiiab	
(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	6 0 00
	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)	\$3,335,370.00
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates	
	on the related Transfer Date	\$1,046,797.66
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates	
	on the related Transfer Date	\$102,052.00
(d)	The Interest Funding Investment Proceeds deposited in the Finance	
	Charge Account on the related Transfer Date	\$3,156.42
10. 3	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,343,714.89
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$824,167.16
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$824,167.16

11. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$9,742,152.39 -----The aggregate amount of Collections of (b) Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$859,323.41 _____ 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 \$859,323.41 _____ 12. Portfolio Yield The Portfolio Yield for the related Monthly Period 11.39% _____ (b) The Portfolio Adjusted Yield 8.38% _____ E. Floating Rate Determinations

> > -----

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Christopher Harris

Name: Christopher Harris Title: First Vice President

LIBOR rates for the related Interest Period:

Class A and Class B determination -

Collateral Interest determination -

1997-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$1.885833 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 \$1.961300 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	\$81,875,096.02
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,232,299.28
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,232,299.28
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	\$65,522,514,556.87
	(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:	
		March 1, 2002 through March 18, 2002 1.14% March 19, 2002 through March 31, 2002 1.07%	}

(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:

			of Total Receivables	Account
(a)	30 - 59 days:		1.79%	1,202,386,666.58
(b)	60 - 89 days:		1.05%	706,600,237.91
(c)	90 - 119 days:		0.83%	559,380,189.19
(d)	120 - 149 days:		0.79%	529,278,208.50
(e)	150 or more days:		0.71%	471,788,096.87
		Total	5.17%	3,469,433,399.05

4. Investor Default Amount

	for the related Monthly Period	\$4,088,071.40
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,474,281.34
(c)	The Class B Investor Default Amount for the related Monthly Period	\$306,895.03

(d) The Collateral Default Amount for the related Monthly Period \$306,895.03

5. Investor Charge Offs

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

(a) The Aggregate Investor Default Amount

\$ 0.00

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

	certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$625,000.01
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$55,208.33

(c) The amount of the Collateral Servicing

Period	\$55,208.33
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$441,250.00
7. Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b) The amount of Reallocated Class B Principal Collections with respect to 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 Distributio Date	on \$53,000,000.00
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

		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	\$2,291,601.00
	(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	\$ 11,082,714.27
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$776,548.57
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$776,548.57
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	\$ 11,457,714.27
	(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	\$ 809,673.57
	(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	\$ 809,673.57

in the Reserve Account deposited in the

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 -	1.90000%
Collateral Interest determination -	1.90000%
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

8.37%

(b) The Portfolio Adjusted Yield

MBNA AMERICA BANK, NATIO Christopher Harris NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First Vice Presiden

1997-F

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$1.903056 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 \$2.054167 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	\$86,992,290.36
	(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	\$7,675,792.56
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,675,792.56
2.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$65,522,514,556.87
	(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:	
		March 1, 2002 through March 18, 2002 1.2	1%

March 19, 2002 through March 31, 2002 1.14%

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

3. Delinquent Balances

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

			Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.79%	1,202,386,666.58
(b)	60 - 89 days:		1.05%	706,600,237.91
(c)	90 - 119 days:		0.83%	559,380,189.19
(d)	120 - 149 days:		0.79%	529,278,208.50
(e)	150 or more days:		0.71%	471,788,096.87
		Total	5.17%	3,469,433,399.05

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$4,342,852.19
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,691,424.15
(c)	The Class B Investor Default Amount for the related Monthly Period	\$325,714.02
(d)	The Collateral Default Amount for the related Monthly Period	\$325 , 714 . 02

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	\$5	8,593.75
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$4	68 , 750.00
7.	Real	locations		
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date		6,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date		6,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	\$5	6,250,000.00
8.	Coll	ection of Finance Charge Receivables		
	(a)	Class A Available Funds plus Servicer Interchange Allocated to Class A	\$	12,128,770.62
	(b)	Class B Available Funds plus Servicer Interchange Allocated to Class B	\$.	859 , 323.41
	(c)	Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest	\$	859,323.41
9.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
10.	Rese	rve Account		
	(a)	The Reserve Draw Amount on the related Transfer Date	\$	0.00
		-		

	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
11	Swan	Reserve Fund		
11.	-	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	\$2,	389,774.65
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
13. Av	ailab	ole Funds		
		The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11	1,730,333.12
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date		824,167.16
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date		824,167.16
1 /	Dort	folio Yield		
14.		The Portfolio Yield for the related Monthly Period11.38%		
	(b)	The Portfolio Adjusted Yield8.33%		
C. Floa	ting	Rate Determinations		
LIB	OR ra	tes for the related Interest Period:		
Cla	ss B	determination -1.90000%		
Col	later	ral Interest determination -1.90000%		
		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		
	fund	led?No		
3.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$(-	0.00
Л	Ном	any funds withdrawn from the Interest		

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 Christopher Harris cer

Name: Christopher Harris Title: First Vice Presiden

1997-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$1.739444 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 \$1.894444 _____ 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 \$2.034028 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 \$7,675,792.56 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,675,792,56 2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87 (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: March 1, 2002 through March 18, 2002 1.21%

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

March 19, 2002 through March 31, 2002 1.41%

(k)	The Class B Floating Allocation with respect to the related Monperiod		0.075
(1)	The Collateral Floating Allocat. with respect to the related Mon-Period		0.075
(m)	The Fixed Investor Percentage 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		
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:	1.79%	1,202,386,666.58
(b)	60 - 89 days:	1.05%	706,600,237.91
(c)	90 - 119 days:	0.83%	559,380,189.19
(d)	120 - 149 days:	0.79%	529,278,208.50
(e)	150 or more days:	0.71%	471,788,096.87
	Total	5.17%	3,469,433,399.05
Inve	stor Default Amount		
(a)	The Aggregate Investor Default a for the related Monthly Period	Amount	\$4,342,852.19
(b)	The Class A Investor Default Ame for the related Monthly Period	ount	\$3,691,424.15
(c)	The Class B Investor Default Ame for the related Monthly Period	ount	\$325,714.02
(d)	The Collateral Default Amount for the related Monthly Period	or	\$325,714.02
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 origin certificate principal amount	\$ 0.00	
(c)	The aggregate amount of Class B Investor Charge Offs for the re- Monthly Period	lated	\$ 0.00

4.

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original \$ 0.00 certificate principal amount (e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date -----(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding \$ 0.00 this Distribution Date _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri-\$ 0.00 bution Date (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 6. Investor Servicing Fee (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$664,062.50 ______ (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75 (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly

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

Period

\$58.593.75

7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(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.	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	

9. Available Funds

Transfer Date

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

Finance Charge Account on the related

\$ 0.00

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account \$824,167.16 on the related Transfer Date (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16 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 \$9,738,995.97 (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 \$859,323.41 (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 \$859,323.41 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

(b) The Portfolio Adjusted Yield

8.31%

11.38%

C. Floating Rate Determinations

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

Collateral Interest determination -

1.90000% -----1.90000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Christopher Harris cer

Name: Christopher Harris Title: First Vice Presiden

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$1.739444 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 \$1.911667 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 \$2.094444 ______ 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000
- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates

\$86,992,290.36

(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	\$7,675,792.56
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,675,792.56
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	\$65,522,514,556.87
(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:	
	March 1, 2002 through March 18, 2002 1.21% March 19, 2002 through March 31, 2002 1.14	
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(k)	The Class B Floating Allocation	

(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 ted Monthly Period:					
		Percentage of Total Receivables	Account			
(a)	30 - 59 days:	1.79%	1,202,386,666.58			
(b)	60 - 89 days:	1.05%	706,600,237.91			
(c)	90 - 119 days:	0.83%	559,380,189.19			
(d)	120 - 149 days:	0.79%	529,278,208.50			
(e)	150 or more days:	0.71%	471,788,096.87			
	Total		3,469,433,399.05			
Inve	stor Default Amount					
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$4,342,852.19			
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$3,691,424.15			
(c)	The Class B Investor Default Am for the related Monthly Period	\$325,714.02				
(d)	The Collateral Default Amount f the related Monthly Period	or	\$325,714.02			
Inve	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 origin certificate principal amount	in	\$ 0.00			
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00			

4.

5.

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

	5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribut. Date	ion \$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 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	\$9,340,558.47
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account	

		on the related Transfer Date	\$824,167.16
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$824,167.16
10.	Coll	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$9,738,995.97
	(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	\$859,323.41
	(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	\$859,323.41
11.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	11.38%
	(b)	The Portfolio Adjusted Yield	8.30%

C. Floating Rate Determinations

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

Collateral Interest determination -

1.90000% ------

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servi Christopher Harris
cer

Name: Christopher Harris Title: First 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 Monthly Interest

\$1.933333

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

\$1.667869

 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

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

\$1.805647

Monthly Interest

5. The amount of the current monthly

\$ 0.000000

accumulation in respect of Class B Deficiency Amounts

6. The amount of the current monthly accumulation in respect of Class B Additional Interest $\begin{tabular}{ll} \end{tabular} \label{eq:current}$

\$0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1. The total amount of distribution from the Interest Funding Account \$3,381,776.25 -----2. The amount of the current quarterly interest distribution in respect of \$3,086,902.50 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 \$ 4.842200 amount 4. The amount of the current quarterly interest distribution in respect of \$294,873.75 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 \$ 5.242200 ______ 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 \$86,992,290.36 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 \$7,675,792.56 _____ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,675,792.56 _____ 2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65.522.514.556.87 _____ (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 Peri	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 Cladjusted Interest as of the end day on the last day of the relamentary 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 d 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	
ch 1	, 200	2 through March 18, 20021.21%		
ch 1	9, 20	02 through March 31, 20021.14%		
	(j)	The Class A Floating Allocation with respect to the related Mon Period	thly	0.850
	(k)	The Class B Floating Allocation with respect to the related Monperiod 0.075	thly	
	(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 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.	Deli	nquent Balances		
	were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
			Percentage of Total Receivables	Account
	(a)	30 - 59 days:		1,202,386,666.58
	(b)	60 - 89 days:	1.05%	706,600,237.91
	(c)	90 - 119 days:	0.83%	559,380,189.19
	(d)	120 - 149 days:	0.79%	529,278,208.50
	(e)	150 or more days:	0.71%	471,788,096.87

March March

4. Investor Default Amount (a) The Aggregate Investor Default Amount \$4,342,852.19 for the related Monthly Period ______ (b) The Class A Investor Default Amount for the related Monthly Period \$3,691,424.15 -----(c) The Class B Investor Default Amount \$325,714.02 for the related Monthly Period (d) The Collateral Default Amount for the related Monthly Period \$325,714.02 -----5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original \$ 0.000000 certificate principal amount _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.000000 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.000000 principal amount _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.000000 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date (j) The aggregate amount of Class B Investor Charge Offs set forth in

5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date

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

	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Inter	est Funding Account	
	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$3,381,776.25
	(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$1,063,266.41
	(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$101 , 567 . 62
	(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$3,201.12
10.	. Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,343,759.59
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$824,167.16
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$824,167.16

(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 \$9,742,197.09

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

\$859,323.41 _____

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

\$859,323.41

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.39% -----

(b) The Portfolio Adjusted Yield

8.35% _____

E. Floating Rate Determinations

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

Collateral Interest determination -

1.82688% -----1.90000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Christopher Harris cer

Name: Christopher Harris Title: First Vice President

1997-M

CLASS A CUSI262TDC4Exhibit 20.20 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$1.730833
- 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\$1.860000
- 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\$1.973611
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest\$0.000000
- B.Information Regarding the Performance of the Trust
- 1.Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$86,992,290.36
- (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 \$7,675,792.56

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,675,792.56

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 1.21% March 19, 2002 through March 31, 20021.14%

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

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

(1) The Collateral Floating Allocation with

0.075 respect to the related Monthly Period

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

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

(o) The Class B Fixed Allocation with respect to the related Monthly Period N/A ------
(p) The Collateral Fixed Allocation with

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

- -----

3.Delinquent Balances

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

N/A

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,202,386,666.58

(b) 60 - 89 days:1.05%706,600,237.91

(c) 90 - 119 days:0.83%559,380,189.19

(d) 120 - 149 days: 0.79%529,278,208.50

(d)120 - 149 days:0.79%529,278,208.50

(e)150 or more days:0.71%471,788,096.87

- -----

Total5.17%3,469,433,399.05

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,342,852.19

(b) The Class A Investor Default Amount for the related Monthly Period \$3,691,424.15

(c) The Class B Investor Default Amount for the related Monthly Period \$325,714.02

(d) The Collateral Default Amount for the related Monthly Period \$325,714.02

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.\$

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

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

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

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

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

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

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

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

- 9.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,340,558.47

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16

- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16
- 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 \$9,738,995.97

(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 \$859,323.41

(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 \$859,323.41

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.38%

- -----

(b) The Portfolio Adjusted Yield 8.32%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.90000%

Collateral Interest determination - 1.90000%

- -----

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Christopher Harris cer

Name: Christopher Harris Title: First Vice President

1998-A

CLASS A CUSI262TDF7Exhibit 20.21 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$1.705000
- 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\$1.851389 ______
- 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 \$86,992,290.36

(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 \$7,675,792.56

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,675,792.56

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 20021.21% March 19, 2002 through March 31, 20021.14%

(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:1.79%1,202,386,666.58 - ------(b) 60 - 89 days:1.05%706,600,237.91 _ _____ (c) 90 - 119 days:0.83%559,380,189.19 (d)120 - 149 days:0.79%529,278,208.50 _ _____ (e) 150 or more days: 0.71%471,788,096.87 - -----Total5.17%3,469,433,399.05 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$4,342,852.19 (b) The Class A Investor Default Amount for the related Monthly Period \$3,691,424.15 (c) The Class B Investor Default Amount for the related Monthly Period \$325,714.02 ______ (d) The Collateral Default Amount for the related Monthly Period \$325,714.02 -----5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 -----(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

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

7.Reallocations

- (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00
- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00
- (c)The Collateral Interest Amount as of the close of business on this Distribution Date \$56,250,000.00
- (d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00

- -----

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,340,558.47

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16

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 \$9,738,995.97

(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 \$859,323.41

(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 \$859,323.41

- 11.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 11.38 $\!\!\!\!\! ^{\rm \$}$
- (b) The Portfolio Adjusted Yield 8.05%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.90000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer Christopher Harris

Name: Christopher Harris Title: First Vice President

1998-C

CLASS A CUS262TDH3Exhibit 20.22 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$0.00000
- 7.The amount of distribution in respect of Class B Monthly Interest\$1.851389
- 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 \$64,817,784.45

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,731,256.27

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,731,256.27

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 \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 0.90% March 19, 2002 through March 31, 20020.85%

(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:1.79%1,202,386,666.58 - ------(b) 60 - 89 days:1.05%706,600,237.91 _ _____ (c) 90 - 119 days:0.83%559,380,189.19 (d)120 - 149 days:0.79%529,278,208.50 _ _____ (e) 150 or more days: 0.71%471,788,096.87 - -----Total5.17%3,469,433,399.05 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,236,872.49 (b) The Class A Investor Default Amount for the related Monthly Period \$2,750,472.79 (c) The Class B Investor Default Amount for the related Monthly Period \$243,199.85 (d) The Collateral Default Amount for the related Monthly Period \$243,199.85 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 -----(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

(b) The amount of Reallocated Class B

Principal Collections with respect to this Distribution Date \$0.00

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

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

- -----

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

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

8. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$8,780,586.66

(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 \$641,627.73

(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 \$641,627.73

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

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

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

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

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

- (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00
- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date\$1,524,079.72

(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 \$8,483,711.66
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$615,377.73
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$615,377.73

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 11.38%

- (b) The Portfolio Adjusted Yield 8.13%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.90000%

- $\ensuremath{\text{D.}}$ 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, NATIONAL ASSOCIATION, Servicer Christopher Harris

Name: Christopher Harris Title: First Vice President

1998-D

CLASS A CUSI262TDK6Exhibit 20.23 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$ 1.698008
- 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\$ 1.857313
- 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\$4,054,238.64

- 2. The amount of the current quarterly interest distribution in respect of Class A\$3,697,275.00
- 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\$ 4.929700

- 4. The amount of the current quarterly interest distribution in respect of Class B\$356,963.64
- 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\$ 5.392200
- 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 \$102,343,866.87
- (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 \$9,033,555.90
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,033,555.90
- 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 \$65,522,514,556.87
- (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:

March 1, 2002 through March 18, 2002 1.42% March 19, 2002 through March 31, 20021.34%

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

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

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

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

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

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

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

3. Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,202,386,666.58 ______

(b) 60 - 89 days:1.05%706,600,237.91

_ _____

(c) 90 - 119 days: 0.83%559,380,189.19

- -----(d) 120 - 149 days: 0.79%529, 278, 208.50

(e) 150 or more days: 0.71%471,788,096.87

Total5.17%3,469,433,399.05

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$5,109,510.19

(b) The Class A Investor Default Amount for the related Monthly Period \$4,342,851.79
(c) The Class B Investor Default Amount for the related Monthly Period \$383,329.20
(d) The Collateral Default Amount for the related Monthly Period \$383,329.20
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

(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) \$4,054,238.64
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,273,505.84
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$122,954.15
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$3,837.01

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,992,728.03

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$969,953.58

- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$969,953.58
- 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 \$11,461,478.03
- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,011,328.58
- (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 \$1,011,328.58

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.39%

- -----

(b) The Portfolio Adjusted Yield 8.00%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.82688%

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First Vice President

1998-E

CLASS A CUSI262TDM2Exhibit 20.24 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$ 1.808333

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\$ 1.963333
- 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\$ 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 \$57,994,858.60
- (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 \$5,117,191.05
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,117,191.05
- 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 \$65,522,514,556.87
- (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:

March 1, 2002 through March 18, 2002 0.80% March 19, 2002 through March 31, 20020.76%

(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:1.79%1,202,386,666.58

(b) 60 - 89 days:1.05%706,600,237.91

(c) 90 - 119 days:0.83%559,380,189.19

_ _____

(d) 120 - 149 days: 0.79%529, 278, 208.50 _ _____

(e) 150 or more days: 0.71%471,788,096.87 - -----

Total5.17%3,469,433,399.05

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$2,895,234.28	
(b) The Class A Investor Default Amount for the related Monthly Period \$2,460,949.48	
(c) The Class B Investor Default Amount for the related Monthly Period \$217,142.40	
(d) The Collateral Default Amount for the related Monthly Period \$217,142.40	
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	0
(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
(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	

6.Investor Servicing Fee

original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

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

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

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

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

7.Reallocations

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

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

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

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

- -----

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Interest Funding Account

- (a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$842,166.67
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$768,541.67
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$73,625.00
- (d)The Interest Funding Investment
 Proceeds deposited in the Finance
 Charge Account on the related
 Transfer Date\$ 0.00

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,227,038.65
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$549,444.21
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$549,444.21

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 \$6,492,663.65
- (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 \$572,881.71
- (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the

related Monthly Period which were allocated in respect of the Collateral Interest \$572,881.71

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.38%

(b) The Portfolio Adjusted Yield 7.97%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -2.00000%

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL
ASSOCIATION,
Servicer
Name: Christopher Harri

Name: Christopher Harris Title: First Vice President

1998-F

CLASS A CUSI262TDP5Exhibit 20.25 CLASS B CUSIP 55262TDQ3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$1.748056
- 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\$1.980556
- 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\$2.231389
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest\$0.000000
- B.Information Regarding the Performance of the Trust
- 1. Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$86,992,290.36
- (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 \$7,675,792.56

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,675,792.56

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 1.21% March 19, 2002 through March 31, 20021.14%

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

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

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

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

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

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 (c) 90 - 119 days:0.83%559,380,189.19 - -----(d) 120 - 149 days: 0.79%529, 278, 208.50 _ _____ (e) 150 or more days: 0.71%471,788,096.87 - -----Total5.17%3,469,433,399.05 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$4,342,852.19 (b) The Class A Investor Default Amount for the related Monthly Period \$3,691,424.15 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$325,714.02 (d) The Collateral Default Amount for the related Monthly Period \$325,714.02 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 (g) The aggregate amount of Class A Investor

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

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

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

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

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

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

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

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

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

- 9.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,340,558.47

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16

- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16
- 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 \$9,738,995.97

(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 \$859,323.41

(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 \$859,323.41

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.38%

(b) The Portfolio Adjusted Yield 8.27%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.90000% - -----

Collateral Interest determination - 1.90000%

MBNA AMERICA BANK, NATIO Christopher Harris NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First Vice President

1998-G

CLASS A CUSI262TDT7Exhibit 20.26 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$2.537500
- 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 \$90,062,604.20
- (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 \$6,140,631.32

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,140,631.32

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 1.21% March 19, 2002 through March 31, 20021.14%

(j) The Class A Floating Allocation with respect to the related Monthly Period0.880 _ _____

(k) The Class B Floating Allocation with respect to the related Monthly Period0.060

(1) The Collateral Floating Allocation with respect to the related Monthly Period0.060

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

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

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 (c) 90 - 119 days:0.83%559,380,189.19 - -----(d) 120 - 149 days: 0.79%529, 278, 208.50 _ _____ (e) 150 or more days: 0.71%471,788,096.87 - -----Total5.17%3,469,433,399.05 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$4,342,851.74 (b) The Class A Investor Default Amount for the related Monthly Period \$3,821,709.52 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$260,571.11 (d) The Collateral Default Amount for the related Monthly Period \$260,571.11 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 (g) The aggregate amount of Class A Investor

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

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

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

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

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

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

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$687,500.00

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$46,875.00

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$46,875.00

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

7.Reallocations

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

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

(c) The Collateral Interest as of the close of business on this Distribution Date \$45,000,000.00

(d) The Class B Investor Interest as of the close of business on this Distribution Date \$45,000,000.00

(e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$45,000,000.00

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

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

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

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

- (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00
- (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00

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

- (f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00
- 9. Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,670,224.90
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$659,333.42
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$659,333.42
- 10. Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,082,724.90

(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 \$687,458.42

(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 \$687,458.42

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.38%

(b) The Portfolio Adjusted Yield 5.19%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:

Collateral Interest determination - 1.90000% - -----

MBNA AMERICA BANK, NATIO Christopher Harris NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First Vice President

1998-J

CLASS A CUSI262TDZ3Exhibit 20.27 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$1.756667
- 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\$1.954722 ______
- 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 \$57,994,858.60

(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 \$5,117,191.05

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,117,191.05

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 \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 0.80% March 19, 2002 through March 31, 20020.76%

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

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

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

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 - -----(c) 90 - 119 days: 0.83%559, 380, 189.19 - -----(d) 120 - 149 days: 0.79%529, 278, 208.50 (e) 150 or more days: 0.71%471,788,096.87 Total5.17%3,469,433,399.05

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,895,234.28

(b) The Class A Investor Default Amount for the related Monthly Period \$2,460,949.48

(c) The Class B Investor Default Amount for the related Monthly Period \$217,142.40

(d) The Collateral Default Amount for the related Monthly Period \$217,142.40

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$39,062.50
- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$312,500.00

- 7.Reallocations
- (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00
- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00
- (c) The Collateral Interest Amount as of the close of business on this Distribution Date \$37,500,000.00

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

- -----

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

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

8.Principal Funding Account

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

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

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9.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,227,038.65
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$549,444.21
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$549,444.21
- 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 \$6,492,663.65

(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 \$572,881.71

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$572,881.71

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 11.38%
- (b) The Portfolio Adjusted Yield 7.97%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.90000%

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer

Name: Christopher Harris Title: First Vice President

1999-A

CLASS A CUS262TEB5Exhibit 20.28 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$86,992,290.36

(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 \$7,675,792.56

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,675,792.56

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 1.21% March 19, 2002 through March 31, 20020.98%

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

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

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

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(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,202,386,666.58 - ------(b) 60 - 89 days:1.05%706,600,237.91 _ _____ (c) 90 - 119 days:0.83%559,380,189.19 (d)120 - 149 days:0.79%529,278,208.50 _ _____ (e) 150 or more days: 0.71%471,788,096.87 - -----Total5.17%3,469,433,399.05 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$4,342,852.19 (b) The Class A Investor Default Amount for the related Monthly Period \$3,691,424.15 (c) The Class B Investor Default Amount for the related Monthly Period \$325,714.02 ______ (d) The Collateral Default Amount for the related Monthly Period \$325,714.02 -----5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 -----(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

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

7.Reallocations

- (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00
- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00
- (c)The Collateral Interest Amount as of the close of business on this Distribution Date \$56,250,000.00
- (d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00

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(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 \$11,765,858.51

(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 \$859,323.41

(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 \$859,323.41

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

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

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

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

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

- (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00
- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date \$2,026,862.54

(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 \$11,367,421.01
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 11.38%

- -----

- (b) The Portfolio Adjusted Yield 7.69%
- ${\tt C.}$ Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? No
- 2.Has the Interest Reserve Account been funded?No $\,$
- 3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00
- $4. \, \mathrm{How}$ any funds withdrawn from the Interest Reserve Account were utilized

N/A

5. Has the Interest Rate Swap been terminated? No

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL
ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1999-B

CLASS A CUSI262TEE9Exhibit 20.29 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$1.799722
- 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 \$57,994,858.60

(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 \$5,117,191.05

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,117,191.05

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 \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 0.80% March 19, 2002 through March 31, 20020.76%

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

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

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

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 - -----(c) 90 - 119 days: 0.83%559, 380, 189.19 - -----(d) 120 - 149 days: 0.79%529, 278, 208.50 (e) 150 or more days: 0.71%471,788,096.87 Total5.17%3,469,433,399.05

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,895,234.28

(b) The Class A Investor Default Amount for the related Monthly Period \$2,460,949.48

(c) The Class B Investor Default Amount for the related Monthly Period \$217,142.40

(d) The Collateral Default Amount for the related Monthly Period \$217,142.40

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

reimbursed on the Transfer Date immediately preceding this Distribution Date 0.00

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

8.Principal Funding Account

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

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

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9.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,227,038.65
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$549,444.21
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$549,444.21
- 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 \$6,492,663.65

(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 \$572,881.71

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$572,881.71

11.Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 11.38 $\!\!\!\!\! ^{\rm \$}$
- (b) The Portfolio Adjusted Yield 7.58%
- C.Floating Rate Determinations

LIBOR rate for the Interest Period ending on this Distribution Date:1.90000%

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL
ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1999-D

CLASS A CUSI262TEH2Exhibit 20.30 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$1.743750
- 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\$1.911667
- 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\$2.238889
- 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 \$115,989,717.09

(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 \$10,234,385.49

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,234,385.49

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 \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 1.61% March 19, 2002 through March 31, 20021.34%

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

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

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

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 - -----(c) 90 - 119 days: 0.83%559, 380, 189.19 - -----(d) 120 - 149 days: 0.79%529, 278, 208.50 (e) 150 or more days: 0.71%471,788,096.87 Total5.17%3,469,433,399.05 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$5,790,469.30

(b) The Class A Investor Default Amount for the related Monthly Period \$4,921,898.90 -----

(c) The Class B Investor Default Amount for the related Monthly Period \$434,285.20

(d) The Collateral Default Amount for the related Monthly Period \$434,285.20 _____

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. 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 \$12,454,077.47

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,098,889.09

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,098,889.09

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 \$12,985,327.47

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,145,764.09

(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 \$1,145,764.09

- 11.Portfolio Yield
- (a)The Portfolio Yield for the related Monthly Period 11.38%
- (b) The Portfolio Adjusted Yield 8.29%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.90000%

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL
ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1999-E

CLASS A CUS262TEN9Exhibit 20.31 CLASS B CUSIP55262TEP4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$2.325000
- 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 \$86,992,290.36

(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 \$7,675,792.56

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,675,792.56

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 1.21% March 19, 2002 through March 31, 20021.41%

(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:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 (c) 90 - 119 days:0.83%559,380,189.19 . -----(d) 120 - 149 days: 0.79%529, 278, 208.50 _ _____ (e) 150 or more days: 0.71%471,788,096.87 - -----Total5.17%3,469,433,399.05 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$4,342,852.19 (b) The Class A Investor Default Amount for the related Monthly Period \$3,691,424.15 (c) The Class B Investor Default Amount for the related Monthly Period \$325,714.02 -----(d) The Collateral Default Amount for the related Monthly Period \$325,714.02 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

7.Reallocations

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

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

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

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

- -----

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$11,965,796.75

- (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 \$859,323.41
- (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 \$859,323.41
- 9. Principal Funding Account
- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00
- (b)The Accumulation Shortfall with respect to the related Monthly Period
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00
- (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

10.Reserve Account

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

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

(c) The Reserve Draw Amount deposited

in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

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

11.Swap Reserve Fund

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

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

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date\$2,226,800.78 _____

(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 \$11,567,359.25

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.38%

- (b) The Portfolio Adjusted Yield 7.90%
- C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? No
- 2. Has the Interest Reserve Account been funded? No
- 3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00

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

N/A

5. Has the Interest Rate Swap been terminated? No

MBNA AMERICA BANK, NATIO Christopher Harris NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First Vice President

1999-G

CLASS A CUSI262TEQ2Exhibit 20.32 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$ 1.753980

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\$ 1.986480
- 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 \$4,760,910.00

2. The amount of the current quarterly interest distribution in respect of Class A\$4,328,370.00

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\$ 5.092200

4.The amount of the current quarterly interest distribution in respect of Class B\$432,540.00

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\$ 5.767200

- 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 \$115,989,717.09

(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 \$10,234,385.49

- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,234,385.49
- 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 \$65,522,514,556.87
- (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:

March 1, 2002 through March 18, 2002 1.61% March 19, 2002 through March 31, 20021.52%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,202,386,666.58

(b) 60 - 89 days:1.05%706,600,237.91

(b) 00 09 days.1.050700,000,257.91

(c) 90 - 119 days:0.83%559,380,189.19

(d) 120 - 149 days: 0.79%529, 278, 208.50

(e)150 or more days:0.71%471,788,096.87

- -----

_ _____

Total5.17%3,469,433,399.05

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$5,790,469.30
(b) The Class A Investor Default Amount for the related Monthly Period \$4,921,898.90
(c) The Class B Investor Default Amount for the related Monthly Period \$434,285.20
(d) The Collateral Default Amount for the related Monthly Period \$434,285.20
5.Investor Charge Offs
(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$885,416.67

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$78,125.00

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$78,125.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$625,000.00

7.Reallocations

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

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

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

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

- -----

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9. Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$4,760,910.00

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,490,883.00

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$148,986.00

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$4,506.08

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$12,458,583.55
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,098,889.09
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,098,889.09

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 \$12,989,833.55

(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 \$1,145,764.09

(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 \$1,145,764.09

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.39%

(b) The Portfolio Adjusted Yield 7.86%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.82688%

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL
ASSOCIATION,
Servicer
Name: Christopher Harr

Name: Christopher Harris Title: First Vice President

1999-Н

CLASS A CUS262TES8Exhibit 20.33 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$86,992,290.36

(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 \$7,675,792.56

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,675,792.56

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 1.21% March 19, 2002 through March 31, 20021.14%

(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 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:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 (c) 90 - 119 days:0.83%559,380,189.19 . -----(d) 120 - 149 days: 0.79%529, 278, 208.50 _ _____ (e) 150 or more days: 0.71%471,788,096.87 - -----Total5.17%3,469,433,399.05 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$4,342,852.19 (b) The Class A Investor Default Amount for the related Monthly Period \$3,691,424.15 (c) The Class B Investor Default Amount for the related Monthly Period \$325,714.02 -----(d) The Collateral Default Amount for the related Monthly Period \$325,714.02 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

7.Reallocations

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

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

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

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

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

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

- 8.Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$12,008,471.18

(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 \$859,323.41

- (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 \$859,323.41
- 9. Principal Funding Account
- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00
- (b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

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

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

- 10.Reserve Account
- (a) The Reserve Draw Amount on the related Transfer Date \$ 0.00 ______
- (b) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$
- (c) The Reserve Draw Amount deposited

in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

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

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

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

- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date \$2,269,475.21

(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 \$11,610,033.68

- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.38%

_ -----

- (b) The Portfolio Adjusted Yield 7.58%
- ${\tt C.}$ Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? No
- 2. Has the Interest Reserve Account been funded? No
- 3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00
- $4.\,\mathrm{How}$ any funds withdrawn from the Interest Reserve Account were utilized

N/A

5. Has the Interest Rate Swap been terminated? No

MBNA AMERICA BANK, NATIO Christopher Harris NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First Vice President

1999-I

CLASS A CUS262TEU3Exhibit 20.34

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$115,989,717.09

(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 \$10,234,385.49

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,234,385.49

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 \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 1.61% March 19, 2002 through March 31, 20021.52%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (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:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 (c) 90 - 119 days:0.83%559,380,189.19 . -----(d) 120 - 149 days: 0.79%529, 278, 208.50 _ _____ (e) 150 or more days: 0.71%471,788,096.87 - -----Total5.17%3,469,433,399.05 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$5,790,469.30 (b) The Class A Investor Default Amount for the related Monthly Period \$4,921,898.90 (c) The Class B Investor Default Amount for the related Monthly Period \$434,285.20 -----(d) The Collateral Default Amount for the related Monthly Period \$434,285.20 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$885,416.67

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$78,125.00

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$78,125.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$625,000.00

7.Reallocations

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

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

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

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

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

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

8.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 \$16,381,910.94

- (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 \$1,145,764.09
- (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 \$1,145,764.09
- 9. Principal Funding Account
- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00
- (b)The Accumulation Shortfall with respect to the related Monthly Period
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00
- (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

- 10.Reserve Account
- (a) The Reserve Draw Amount on the related Transfer Date \$ 0.00
- (b) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00
- (c) The Reserve Draw Amount deposited

in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

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

11.Swap Reserve Fund

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

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

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date\$3,396,583.47

(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 \$15,850,660.94
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,098,889.09
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,098,889.09

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.38%

_ ____

- (b) The Portfolio Adjusted Yield 7.41%
- ${\tt C.}$ Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? No
- 2.Has the Interest Reserve Account been funded?No
- 3.The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00
- $4.\,\mathrm{How}$ any funds withdrawn from the Interest Reserve Account were utilized

N/A

5. Has the Interest Rate Swap been terminated? No

MBNA AMERICA BANK, NATIO Christopher Harris NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First Vice President

1999-J

CLASS A CUSI262TEW9Exhibit 20.35 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$1.851389
- 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\$2.092500 ______
- 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\$2.566111 _____
- 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 \$86,992,290.36

(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 \$7,675,792.56

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,675,792.56

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 1.21% March 19, 2002 through March 31, 20021.14%

(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 Period0.075

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 - -----(c) 90 - 119 days: 0.83%559, 380, 189.19 - -----(d) 120 - 149 days: 0.79%529, 278, 208.50 (e) 150 or more days: 0.71%471,788,096.87 Total5.17%3,469,433,399.05 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,342,852.19

(b) The Class A Investor Default Amount for the related Monthly Period \$3,691,424.15 -----

(c) The Class B Investor Default Amount for the related Monthly Period \$325,714.02

(d) The Collateral Default Amount for the related Monthly Period \$325,714.02

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\$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 \$ 0.0

(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.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,340,558.47
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16
- 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 \$9,738,995.97

(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 \$859,323.41

(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 \$859,323.41

- 11.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 11.38 $\!\!\!\!\! ^{\rm \$}$
- (b) The Portfolio Adjusted Yield 8.14%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.90000%

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer

Name: Christopher Harris Title: First Vice President

1999-L

CLASS A CUS262TEY5Exhibit 20.36 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$57,994,858.60

(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 \$5,117,191.05

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,117,191.05

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 \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 0.80% March 19, 2002 through March 31, 20020.76%

(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:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 (c) 90 - 119 days:0.83%559,380,189.19 . -----(d) 120 - 149 days: 0.79%529, 278, 208.50 _ _____ (e) 150 or more days: 0.71%471,788,096.87 - -----Total5.17%3,469,433,399.05 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,895,234.28 (b) The Class A Investor Default Amount for the related Monthly Period \$2,460,949.48 (c) The Class B Investor Default Amount for the related Monthly Period \$217,142.40 -----(d) The Collateral Default Amount for the related Monthly Period \$217,142.40 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00
- 6. Investor Servicing Fee
- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$442,708.33
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.50
- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$39,062.50

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

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

- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00
- (c) The Collateral Interest Amount as of the close of business on this Distribution Date \$37,500,000.00

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$8,091,997.68

- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$572,881.71 ______
- (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$572,881.71
- 9. Principal Funding Account
- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00
- (b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

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

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

- 10.Reserve Account
- (a) The Reserve Draw Amount on the related Transfer Date \$ 0.00 ______
- (b) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$
- (c) The Reserve Draw Amount deposited

in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

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

11.Swap Reserve Fund

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

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

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date\$1,599,334.03 _____

(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 \$7,826,372.68

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$549,444.21

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$549,444.21

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.38%

(b) The Portfolio Adjusted Yield 7.58%

- 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, NATIO Christopher Harris NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First Vice President

1999-M

CLASS A CUS262TFA6Exhibit 20.37 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$86,992,290.36

(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 \$7,675,792.56

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,675,792.56

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 1.21% March 19, 2002 through March 31, 20021.14%

(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 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:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 (c) 90 - 119 days:0.83%559,380,189.19 . -----(d) 120 - 149 days: 0.79%529, 278, 208.50 _ _____ (e) 150 or more days: 0.71%471,788,096.87 - -----Total5.17%3,469,433,399.05 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$4,342,852.19 (b) The Class A Investor Default Amount for the related Monthly Period \$3,691,424.15 (c) The Class B Investor Default Amount for the related Monthly Period \$325,714.02 -----(d) The Collateral Default Amount for the related Monthly Period \$325,714.02 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

7.Reallocations

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

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

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

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

- -----

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$12,534,238.68

- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$859,323.41
- (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 \$859,323.41
- 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 \$2,795,242.71

(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 \$12,135,801.18

- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16

14.Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 11.38%
- (b) The Portfolio Adjusted Yield 7.49%
- ${\tt C.}$ 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 Christopher Harris cer

Name: Christopher Harris Title: First Vice President

2000-A

CLASS A CUSI262TFC2Exhibit 20.38 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$1.735139
- 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\$1.894444
- 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\$2.230278
- 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 \$86,992,290.36

(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 \$7,675,792.56

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,675,792.56

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 1.21% March 19, 2002 through March 31, 20021.14%

(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 Period0.075

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 - -----(c) 90 - 119 days: 0.83%559, 380, 189.19 - -----(d) 120 - 149 days: 0.79%529, 278, 208.50 (e) 150 or more days: 0.71%471,788,096.87 Total5.17%3,469,433,399.05 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,342,852.19

(b) The Class A Investor Default Amount for the related Monthly Period \$3,691,424.15 -----

(c) The Class B Investor Default Amount for the related Monthly Period \$325,714.02

(d) The Collateral Default Amount for the related Monthly Period \$325,714.02

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\$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 \$ 0.0

(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.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,340,558.47
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16
- 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 \$9,738,995.97

(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 \$859,323.41

(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 \$859,323.41

- 11.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 11.38%
- (b) The Portfolio Adjusted Yield 8.30%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.90000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Christopher Harris cer

Name: Christopher Harris Title: First Vice President

2000-B

CLASS A CUSI262TFE8Exhibit 20.39 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$1.773889
- 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\$1.959028
- 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\$2.325000
- 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 \$173,984,580.83

(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 \$15,351,576.53

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$15,351,576.53

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 \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 2.41% March 19, 2002 through March 31, 20022.28%

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

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

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

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 - -----(c) 90 - 119 days: 0.83%559, 380, 189.19 - -----(d) 120 - 149 days: 0.79%529, 278, 208.50 (e) 150 or more days: 0.71%471,788,096.87 Total5.17%3,469,433,399.05

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$8,685,703.56

(b) The Class A Investor Default Amount for the related Monthly Period \$7,382,848.38

(c)The Class B Investor Default Amount for the related Monthly Period \$651,427.59

(d) The Collateral Default Amount for the related Monthly Period \$651,427.59

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

- 6.Investor Servicing Fee
- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$1,328,125.00
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$117,187.50

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

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

- 7.Reallocations
- (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00
- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00
- (c) The Collateral Interest Amount as of the close of business on this Distribution Date \$112,500,000.00

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

- -----

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

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

8. Principal Funding Account

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

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

9.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$18,681,116.70
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,648,333.28
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,648,333.28
- 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 \$19,477,991.70

(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 \$1,718,645.78

(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 \$1,718,645.78

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.38 $\!\!\!\!\! ^{\rm \$}$

(b) The Portfolio Adjusted Yield 8.25%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.90000%

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First Vice President

2000-C

CLASS A CUSI262TFG3Exhibit 20.40 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$1.808333
- 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\$2.006389
- 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 \$98,591,260.01

(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 \$8,699,229.48

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,699,229.48

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 \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 1.37% March 19, 2002 through March 31, 20021.29%

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

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

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

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 - -----(c) 90 - 119 days: 0.83%559, 380, 189.19 - -----(d) 120 - 149 days: 0.79%529, 278, 208.50 (e) 150 or more days: 0.71%471,788,096.87 Total5.17%3,469,433,399.05 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,921,898.57

(b) The Class A Investor Default Amount for the related Monthly Period \$4,183,613.79

(c) The Class B Investor Default Amount for the related Monthly Period \$369,142.39

(d) The Collateral Default Amount for the related Monthly Period \$369,142.39

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

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

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

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

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

0.00

amount\$ 0.00

amount \$ 0.00

5. Investor Charge Offs

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

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

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

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

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

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

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

6.Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$752,604.17
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$66,406.25

- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$66,406.25
- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$531,250.00

7.Reallocations

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

(b) The amount of Reallocated Class B

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

(c) The Collateral Interest Amount as of the close of business on this Distribution Date \$63,750,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$63,750,000.00

- -----

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$63,750,000.00

(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$63,750,000.00

8. Principal Funding Account

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

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

- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00
- -----
- (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00
- (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00
- (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00
- (2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00
- (f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

- J.Available runus
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,585,965.95
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$934,055.82
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$934,055.82
- 10. Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$11,037,528.45

(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 \$973,899.57

(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 \$973,899.57

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.38%

(b) The Portfolio Adjusted Yield 7.78%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.90000%

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer

Name: Christopher Harris Title: First Vice President

2000-D

CLASS A CUS262TFJ7Exhibit 20.41 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$68,229,249.16

(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 \$6,140,631.32

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,140,631.32

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 0.95% March 19, 2002 through March 31, 20020.90%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.076 (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 (c) 90 - 119 days:0.83%559,380,189.19 . -----(d) 120 - 149 days: 0.79%529, 278, 208.50 _ _____ (e) 150 or more days: 0.71%471,788,096.87 - -----Total5.17%3,469,433,399.05 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,416,376.89 (b) The Class A Investor Default Amount for the related Monthly Period \$2,895,234.67 (c) The Class B Investor Default Amount for the related Monthly Period \$260,571.11 -----(d) The Collateral Default Amount for the related Monthly Period \$260,571.11 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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\$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 \$9,990,160.64

(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 \$687,458.28

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$687,458.28

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\$2,351,731.94 _____

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

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,677,660.64

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$659,333.28

- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$659,333.28
- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 11.38%

(b) The Portfolio Adjusted Yield 7.31%

- 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, NATIO Christopher Harris NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First Vice President

2000-E

CLASS A CUSI262TFL2Exhibit 20.42 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$2.368056
- 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\$ 1.829861

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\$ 2.023611
- 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\$ 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 \$102,343,866.87

- (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 \$9,033,555.90
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,033,555.90
- 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 \$65,522,514,556.87
- (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:

March 1, 2002 through March 18, 2002 1.42% March 19, 2002 through March 31, 20021.34%

(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:1.79%1,202,386,666.58

(b) 60 - 89 days:1.05%706,600,237.91

(c) 90 - 119 days:0.83%559,380,189.19

_ _____

(d) 120 - 149 days: 0.79%529, 278, 208.50 _ _____

(e) 150 or more days: 0.71%471,788,096.87 - -----

Total5.17%3,469,433,399.05

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$5,109,510.19
(b) The Class A Investor Default Amount for the related Monthly Period \$4,342,851.79
(c) The Class B Investor Default Amount for the related Monthly Period \$383,329.20
(d) The Collateral Default Amount for the related Monthly Period \$383,329.20
5.Investor Charge Offs
(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00
(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00
(f)The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$781,250.01

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

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

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

7.Reallocations

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

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

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

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

- -----

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

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

(g) The Class A Investor Interest as of the close of business on this 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) \$1,506,358.89
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,372,395.83
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$133,963.06
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$ 0.00

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,988,891.02
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$969,953.58

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$969,953.58

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 \$11,457,641.02

(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 \$1,011,328.58

(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 \$1,011,328.58

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.38%

(b) The Portfolio Adjusted Yield 8.22%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -2.00000%

MBNA AMERICA BANK, NATIO Christopher Harris NAT. ASSOCIATION, Servicer Name: Christopher Harris Title: First Vice President

2000-F

CLASS A CUSI262TFN8Exhibit 20.43 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$2.368056
- 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\$ 1.685091

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\$ 1.917591
- 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 ${\tt B}$

Additional Interest\$ 0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
- 1.The total amount of distribution from the Interest Funding Account \$3,431,932.50

2. The amount of the current quarterly interest distribution in respect of Class A\$3,118,777.50

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\$ 4.892200

4. The amount of the current quarterly interest distribution in respect of Class B\$313,155.00

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\$ 5.567200

- 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 \$86,992,290.36
- (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 \$7,675,792.56
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,675,792.56
- 2.Principal Receivables in the Trust
- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87
- (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:

March 1, 2002 through March 18, 2002 1.21% March 19, 2002 through March 31, 20021.41%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.79%1,202,386,666.58

(b) 60 - 89 days:1.05%706,600,237.91

(b) 00 09 days.1.03%700,000,237.91

(c) 90 - 119 days:0.83%559,380,189.19

- -----

(d)120 - 149 days:0.79%529,278,208.50

(e)150 or more days:0.71%471,788,096.87

- -----

Total5.17%3,469,433,399.05

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$4,342,852.19
(b) The Class A Investor Default Amount for the related Monthly Period \$3,691,424.15
(c) The Class B Investor Default Amount for the related Monthly Period \$325,714.02
(d) The Collateral Default Amount for the related Monthly Period \$325,714.02
5.Investor Charge Offs
(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00
(e)The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00
(f)The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

- -----

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

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

(g) The Class A Investor Interest as of the close of business on this Distribution Date \$637,500,000.00

(h) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$637,500,000.00

8. Principal Funding Account

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

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

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

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

(e) The amount of all or a portion of the

Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

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

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

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

9. Interest Funding Account

- (a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$3,431,932.50
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,074,245.59
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$107,864.50

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$3,248.70

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,343,807.17
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16

- 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 \$9,742,244.67
- (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 \$859,323.41

(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 \$859,323.41

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.39%

(b) The Portfolio Adjusted Yield for the related Monthly Period8.30%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.82688%

MBNA AMERICA BANK, NATIO Christopher Harris NAL ASSOCIATION, Servicer Name: Christopher Harris Title: First Vice President

2000-G

CLASS A CUSI262NAL0Exhibit 20.44 CLASS B CUSIP 55262NAM8

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$1.851389
- 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\$2.152778
- 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\$2.669444
- 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 \$81,192,801.29

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,164,068.13

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,164,068.13

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 \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 1.13% March 19, 2002 through March 31, 20021.07%

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

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

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

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 - -----(c) 90 - 119 days: 0.83%559, 380, 189.19 - -----(d) 120 - 149 days: 0.79%529, 278, 208.50 (e) 150 or more days: 0.71%471,788,096.87 Total5.17%3,469,433,399.05 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,053,328.09

(b) The Class A Investor Default Amount for the related Monthly Period \$3,445,329.15

(c) The Class B Investor Default Amount for the related Monthly Period \$303,999.47

(d) The Collateral Default Amount for the related Monthly Period \$303,999.47

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.

(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 \$8,717,853.99
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$769,222.13

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$769,222.13

(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 \$9,089,728.99

- (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 \$802,034.63
- (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$802,034.63
- 11.Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 11.38%
- (b) The Portfolio Adjusted Yield 8.13%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.90000%

MBNA AMERICA BANK, NATIO Christopher Harris NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First Vice President

2000-H

CLASS A CUS262TFR9Exhibit 20.45 CLASS B CUSIP55262TFS7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$115,989,717.09

(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 \$10,234,385.49

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,234,385.49

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 \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 1.61% March 19, 2002 through March 31, 20021.52%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (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:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 (c) 90 - 119 days:0.83%559,380,189.19 . -----(d) 120 - 149 days: 0.79%529, 278, 208.50 _ _____ (e) 150 or more days: 0.71%471,788,096.87 - -----Total5.17%3,469,433,399.05 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$5,790,469.30 (b) The Class A Investor Default Amount for the related Monthly Period \$4,921,898.90 (c) The Class B Investor Default Amount for the related Monthly Period \$434,285.20 -----(d) The Collateral Default Amount for the related Monthly Period \$434,285.20 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$885,416.67

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$78,125.00

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$78,125.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$625,000.00

7.Reallocations

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

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$16,389,542.05

- (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 \$1,145,764.09 _____
- (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 \$1,145,764.09
- 9. Principal Funding Account
- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00
- (b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

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

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

- 10.Reserve Account
- (a) The Reserve Draw Amount on the related Transfer Date \$ 0.00 ______
- (b) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$
- (c) The Reserve Draw Amount deposited

(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 \$3,404,214.58

(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 \$15,858,292.05

- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,098,889.09
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,098,889.09

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.38 $\!\!\!\!\! ^{\rm \$}$

(b) The Portfolio Adjusted Yield for the related Monthly Period7.53%

- ----

- ${\tt C.}$ 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
- $4. \, {\mbox{How}}$ any funds withdrawn from the Interest Reserve Account were utilized

N/A

5. Has the Interest Rate Swap been terminated? No

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First Vice President

2000-I

CLASS A CUSI262TFU2Exhibit 20.46 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$2.325000
- 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\$ 1.667869

- 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\$ 1.896063
- 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\$3,396,541.88

2. The amount of the current quarterly interest distribution in respect of Class A\$3,086,902.50

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\$ 4.842200

4. The amount of the current quarterly interest distribution in respect of Class B\$309,639.38

5.The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount\$ 5.504700

- 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 \$86,992,290.36

- (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 \$7,675,792.56
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,675,792.56
- 2.Principal Receivables in the Trust
- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87
- (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:

March 1, 2002 through March 18, 2002 1.21% March 19, 2002 through March 31, 20021.14%

(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 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:1.79%1,202,386,666.58

(b) 60 - 89 days:1.05%706,600,237.91

(c) 90 - 119 days:0.83%559,380,189.19

(d) 120 - 149 days: 0.79%529, 278, 208.50

_ _____

(e) 150 or more days: 0.71%471,788,096.87 - -----

Total5.17%3,469,433,399.05

_ _____

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$4,342,852.19
(b) The Class A Investor Default Amount for the related Monthly Period \$3,691,424.15
(c) The Class B Investor Default Amount for the related Monthly Period \$325,714.02
(d) The Collateral Default Amount for the related Monthly Period \$325,714.02
5.Investor Charge Offs
(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00
(e)The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00
(f)The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

- -----

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

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

(g) The Class A Investor Interest as of the close of business on this Distribution Date \$637,500,000.00

(h) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$637,500,000.00

8. Principal Funding Account

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

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

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

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

(e) The amount of all or a portion of the

Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

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

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

treated as Class B Available Funds \$

(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) \$3,396,541.88
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,063,266.41
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$106,653.57
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$3,214.09

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,343,772.56
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16

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 \$9,742,210.06

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

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 \$859,323.41

(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 \$859,323.41

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.39%

_ _ _ _

(b) The Portfolio Adjusted Yield for the related Monthly Period8.32%

- -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.82688%

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL
ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

2000-K

CLASS A CUSIP262TFW8Exhibit 20.47 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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 \$2.066667 _____ 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 \$2.336111 _____ 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	\$57,994,858.60
(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	\$5,117,191.05
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,117,191.05
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$65,522,514,556.87
(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:	
	March 1, 2002 through March 18, 2002 0.803 March 19, 2002 through March 31, 2002 0.76	
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850

2.

0.850

(k)	The Class B Floating Allocation with respect to the related Mon Period		0.075
(1)	The Collateral Floating Allocat	ion	
(±/	with respect to the related Mon Period		0.075
	rerrou		
(m)	The Fixed Investor Percentage w respect to the related Monthly		N/A
	respect to the related honemry	rerred	
(n)	The Class A Fixed Allocation wi respect to the related Monthly		N/A
	respect to the related honemry	rerred	
(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	inquent Balances		
were	aggregate amount of outstanding e delinquent as of the end of the ated Monthly Period:		
		of Total	
		Receivable	es Balance
(a)	30 - 59 days:		,202,386,666.58
(b)	60 - 89 days:	1.05%	706,600,237.91
(c)	90 - 119 days:	0.83%	559,380,189.19
(d)	120 - 149 days:	0.79%	529,278,208.50
(e)	150 or more days:	0.71%	471,788,096.87
	Total		3,469,433,399.05
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,895,234.28
(b)	The Class A Investor Default Am	0117	
(5)	for the related Monthly Period	Ouric	\$2,460,949.48
(c)	The Class B Investor Default Am	Olint	
(0)	for the related Monthly Period	Ouric	\$217,142.40
(d)	The Collateral Default Amount f	or	
(u)	the related Monthly Period	O1	\$217,142.40
[nv∈			
	estor Charge Offs		
(a)	The aggregate amount of Class A		
(a)	-		\$ 0.00
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period	lated	
	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period The aggregate amount of Class A Investor Charge Offs set forth	lated	
(a) (b)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period The aggregate amount of Class A	lated	\$ 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
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly	

\$39,062.50

6.

Period

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the \$312,500.00 related Monthly Period 7. Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to \$ 0.00 this Distribution Date (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 (c) The Collateral Interest as of the close of business on this Distribution Date \$37,500,000.00 (d) The Class B Investor Interest as of the close of business on this Distribution Date \$37,500,000.00 (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution \$37,500,000.00 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00 (b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00 (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class \$ 0.00 A Available Funds (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class \$ 0.00 B Available Funds 9. Reserve Account (a) The Reserve Draw Amount on the related Transfer Date \$ 0.00 (b) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 (2) The Reserve Draw Amount deposited in the Finance Charge Account to be

treated as Class B Available Funds

\$ 0.00

		in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. St	wap Re	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	\$1,548,180.56
	(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	\$7,775,219.21
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 549,444.21
	(c)	Funds on deposit in the Finance Charge	\$549,444.21
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	\$8,040,844.21
	(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	\$572 , 881.71
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$572,881.71
14.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	11.38%
		rtfolio Adjusted Yield for the d Monthly Period	8.23%

(c) Interest Earnings on funds on deposit

8.23%

C. Floating Rate Determinations

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

1.90000%

Collateral Interest determination -

1.90000%

 ${\tt D.}$ 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 utilized N/A $\,$
- 5. Has the Interest Rate Swap been terminated? No

MBNA AMERICA BANK, NATIO Christopher Harris NAL ASSOCIATION,

Servicer

Name: Christopher Harris Title: First 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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	\$1.765278
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	\$2.023611
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	\$2.295833
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	0144 007 140 05
	the Class A Certificates	\$144,987,148.95
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$12,792,983.50
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$12,792,983.50
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	\$65,522,514,556.87
(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:	
	March 1, 2002 through March 18, 2002 2.01 March 19, 2002 through March 31, 2002 1.9	
/ - \	ml ol o a ploui a alloui.	

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

2.

Period 0.850	
(k) The Class B Floating Allocation with respect to the related Monthly Period 0.075	5
(1) The Collateral Floating Allocation with respect to the related Monthly Period 0.075	5
(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	Aggregate Account Balance
(a)	30 - 59 days:		1.79%	1,202,386,666.58
(b)	60 - 89 days:		1.05%	706,600,237.91
(c)	90 - 119 days:		0.83%	559,380,189.19
(d)	120 - 149 days:		0.79%	529,278,208.50
(e)	150 or more days:		0.71%	471,788,096.87
		Total	5.17%	3,469,433,399.05

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$7,238,086.49
(b)	The Class A Investor Default Amount for the related Monthly Period	\$6,152,373.63
(c)	The Class B Investor Default Amount for the related Monthly Period	\$542,856.43
(d)	The Collateral Default Amount for the related Monthly Period	\$542,856.43

5. Investor Charge Offs

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

\$ 0.00

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

	certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$1,106,770.83
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$97,656.25

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

6.

		Servicer for the related Monthly Period	\$97,656.25
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$781,250.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$93,750,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$93,750,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$93,750,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
9.	Rese	rve Account	
	(a)	The Reserve Draw Amount on the related Transfer Date	\$ 0.00
	(b)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be	

(c) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date 10. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date (d) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date (a) The aggregate amount of Collections 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 Frincipal Funding Investment Froceeds and amounts if any withdrawn from the Reserve Account, allocated in respect of the Class A Certificates (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest (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 (c) The portfolio Yield for the related Monthly Feriod which were allocated in respect of the Collateral Interest (d) The Fortfolio Yield for the related Monthly Feriod Signal Reservables and Annual Membership Fees processed during the related Monthly Feriod Signal Reservables			treated as Class B Available Funds	\$ 0.00
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Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,373,611.61 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, allocated in respect of the Class A Certificates (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest 12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period (b) The Portfolio Adjusted Yield for the related Monthly Period 11.38% C. Floating Rate Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - 1.9000% Collateral Interest determination - 1.9000%		(b)	on deposit in the Finance Charge Account	\$ 1,373,611.61
(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 \$16,231,659.56\$ (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account which were allocated in respect of the Class B Certificates \$1,432,205.36\$ (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 \$1,432,205.36\$ 12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period \$1.38% 15. Portfolio Adjusted Yield for the related Monthly Period \$2.5% C. Floating Rate Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - 1.90000% Collateral Interest determination - 1.90000%		(c)	Funds on deposit in the Finance Charge	
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 (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 (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest 12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period (b) The Portfolio Adjusted Yield for the related Monthly Period 11.38% (b) The rates for the related Interest Period: Class A and Class B determination - 1.90000% Collateral Interest determination - 1.90000%	11.	Coll	ection of Finance Charge Receivables	
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Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest 12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 11.38% (b) The Portfolio Adjusted Yield for the related Monthly Period 8.25% C. Floating Rate Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - 1.90000% Collateral Interest determination - 1.90000%		(b)	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	\$1,432,205.36
(a) The Portfolio Yield for the related Monthly Period (b) The Portfolio Adjusted Yield for the related Monthly Period 7. Floating Rate Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - Collateral Interest determination - 1.90000%		(c)	Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral	
Monthly Period 11.38% (b) The Portfolio Adjusted Yield for the related Monthly Period 8.25% C. Floating Rate Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - 1.90000% Collateral Interest determination - 1.90000%	12.	Port	folio Yield	
related Monthly Period 8.25% C. Floating Rate Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - 1.90000% Collateral Interest determination - 1.90000%		(a)		
LIBOR rates for the related Interest Period: Class A and Class B determination - 1.90000% Collateral Interest determination - 1.90000%				
Class A and Class B determination - 1.90000% Collateral Interest determination - 1.90000%	C. Floa	ating	Rate Determinations	
Collateral Interest determination - 1.90000%				
	Col	llater	al Interest determination -	1.90000%

treated as Class B Available Funds \$ 0.00

Name: Christopher Harris Title: First Vice President

2001-A

CLASS A CUSI262TGA5Exhibit 20.49 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 MARCH 31, 2002

The information which is required to be prepared with respect to the Distribution Date of April 15, 2002, and with respect to the performance of the trust during the month of March, 2002 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\$1.860000
- 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\$2.152778
- 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 \$86,992,290.36

(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 \$7,675,792.56

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,675,792.56

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$65,522,514,556.87

(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:

March 1, 2002 through March 18, 2002 1.21% March 19, 2002 through March 31, 20021.14%

(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 Period0.075

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.79%1,202,386,666.58 (b) 60 - 89 days:1.05%706,600,237.91 - -----(c) 90 - 119 days: 0.83%559, 380, 189.19 - -----(d) 120 - 149 days: 0.79%529, 278, 208.50 (e) 150 or more days: 0.71%471,788,096.87 Total5.17%3,469,433,399.05 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,342,852.19

(b) The Class A Investor Default Amount for the related Monthly Period \$3,691,424.15 -----

(c) The Class B Investor Default Amount for the related Monthly Period \$325,714.02

(d) The Collateral Default Amount for the related Monthly Period \$325,714.02

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\$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

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(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

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- (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.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,340,558.47
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$824,167.16
- 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 \$9,738,995.97

(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 \$859,323.41

(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 \$859,323.41

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 11.38%
- (b) The Portfolio Adjusted Yield 7.80%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.90000%

MBNA AMERICA BANK, NATIO Christopher Harris NAL ASSOCIATION, Servicer

Name: Christopher Harris Title: First Vice President

2001-B