### FORM 8-K

### SECURITIES AND EXCHANGE COMMISSION

#### WASHINGTON, D.C. 20529

CURRENT REPORT

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

Date of Report: August 14, 2002

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

United States	333-59424	51-0331454	
(State or other	(Commission File	(IRS Employer	
jurisdiction of	Number)	Identification No.)	
incorporation)			

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 July 25, 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. 35 of Receivables in Additional Accounts dated as of July 25, 2002, (the "Assignment"). The principal amount of the Receivables in the Additional Accounts on July 25, 2002, was \$3,746,142,579.90. 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 August 15, 2002 the MBNA Master Credit Card Trust II Series 1999-I (the "Series") will be terminated in accordance with the provisions of Section 10 of the Series 1999-I Supplement dated as of September 8, 1999, to the Pooling and Servicing Agreement") and subsection 12.03 of the Pooling and Servicing Agreement will be made on the Series certificates after presentation and surrender of the Series certificates at the offices of The Bank of New York, as the Trustee.

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

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

20.1. Series 1995-A Certificateholders' Statement for the month ended July 31, 2002.

20.2. Series 1995-C Certificateholders' Statement for the month ended July 31, 2002.

20.3. Series 1995-E Certificateholders' Statement for the month ended July 31, 2002.

20.4. Series 1995-J Certificateholders' Statement for the month ended July 31, 2002.

20.5. Series 1996-A Certificateholders' Statement for the month ended July 31, 2002. 20.6. Series 1996-B Certificateholders' Statement for the month ended July 31, 2002. 20.7. Series 1996-E Certificateholders' Statement for the month ended July 31, 2002. 20.8. Series 1996-G Certificateholders' Statement for the month ended July 31, 2002. 20.9. Series 1996-J Certificateholders' Statement for the month ended July 31, 2002. 20.10. Series 1996-K Certificateholders' Statement for the month ended July 31, 2002. 20.11. Series 1996-M Certificateholders' Statement for the month ended July 31, 2002. 20.12. Series 1997-B Certificateholders' Statement for the month ended July 31, 2002. 20.13. Series 1997-C Certificateholders' Statement for the month ended July 31, 2002. 20.14. Series 1997-I Certificateholders' Statement for the month ended July 31, 2002. 20.15. Series 1997-J Certificateholders' Statement for the month ended July 31, 2002. 20.16. Series 1997-K Certificateholders' Statement for the month ended July 31, 2002. 20.17. Series 1997-M Certificateholders' Statement for the month ended July 31, 2002. 20.18. Series 1998-A Certificateholders' Statement for the month ended July 31, 2002. 20.19. Series 1998-C Certificateholders' Statement for the month ended July 31, 2002. 20.20. Series 1998-D Certificateholders' Statement for the month ended July 31, 2002. 20.21. Series 1998-E Certificateholders' Statement for the month ended July 31, 2002. 20.22. Series 1998-F Certificateholders' Statement for the month ended July 31, 2002. 20.23. Series 1998-G Certificateholders' Statement for the month ended July 31, 2002. 20.24. Series 1998-J Certificateholders' Statement for the month ended July 31, 2002. 20.25. Series 1999-A Certificateholders' Statement for the month ended July 31, 2002. 20.26. Series 1999-B Certificateholders' Statement for the month ended July 31, 2002. 20.27. Series 1999-D Certificateholders' Statement for the month ended July 31, 2002. 20.28. Series 1999-G Certificateholders' Statement for the month ended July 31, 2002. 20.29. Series 1999-H Certificateholders' Statement for the month ended July 31, 2002. 20.30. Series 1999-I Certificateholders' Statement for the month ended July 31, 2002. 20.31. Series 1999-J Certificateholders' Statement for the month ended July 31, 2002.

20.32. Series 1999-L Certificateholders' Statement for the month ended July 31, 2002.

July 31, 2002. 20.34. Series 2000-A Certificateholders' Statement for the month ended July 31, 2002. 20.35. Series 2000-B Certificateholders' Statement for the month ended July 31, 2002. 20.36. Series 2000-C Certificateholders' Statement for the month ended July 31, 2002. 20.37. Series 2000-D Certificateholders' Statement for the month ended July 31, 2002. 20.38. Series 2000-E Certificateholders' Statement for the month ended July 31, 2002. 20.39. Series 2000-F Certificateholders' Statement for the month ended July 31, 2002. 20.40. Series 2000-G Certificateholders' Statement for the month ended July 31, 2002. 20.41. Series 2000-H Certificateholders' Statement for the month ended July 31, 2002. 20.42. Series 2000-I Certificateholders' Statement for the month ended July 31, 2002. 20.43. Series 2000-K Certificateholders' Statement for the month ended July 31, 2002. 20.44. Series 2000-L Certificateholders' Statement for the month ended July 31, 2002. 20.45. Series 2001-A Certificateholders' Statement for the month ended July 31, 2002. 20.46. Series 2001-B Certificateholders' Statement for the month ended

20.33. Series 1999-M Certificateholders' Statement for the month ended

#### SIGNATURES

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

Dated: August 14, 2002

July 31, 2002.

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: /s/Christopher Harris

Name: Christopher Harris Title: First Vice President CLASS A CUSIP 55262T AJ2 CLASS B CUSIP 55262T AK9 Exhibit 20.15

\$0.000000

\$0.000000

\$0.000000

\$1,815868

\$0.000000

\$0.000000

\$1.970868

\$0.000000

\$0.000000

\$2.221339

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### FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period

which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
  - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
  - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period
  - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period \$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
  - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$48,875,000.00
  - (h) The Floating Investor Percentage with respect to the period:
    - July 1, 2002 through July 24, 2002 0.90% July 25, 2002 through July 31, 2002 0.86%
  - (i) The Class A Floating Allocation with respect to the related Monthly Period
  - (j) The Class B Floating Allocation with respect to the related Monthly
  - (k) The Collateral Floating Allocation with respect to the related Monthly

\$71,246,059.99 ------

\$3,685,141.10 \_\_\_\_\_

\$6,960,823.58 ------

\$66,968,518,327.74 \_\_\_\_\_

\$575,000,000.00 \_\_\_\_\_

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\$500,250,000.00 \_\_\_\_\_

\$500,250,000.00 \_\_\_\_\_

\$25,875,000.00 -----

\_\_\_\_\_

0.870 \_\_\_\_\_

0.045 \_\_\_\_\_ - -----

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

### 3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.92%	1,315,271,878.57
(b)	60 - 89 days:		1.08%	743,131,493.65
(c)	90 - 119 days:		0.83%	571,144,640.84
(d)	120 - 149 days:		0.73%	498,175,366.85
(e)	150 or more days:		0.66%	456,599,297.11
		Total	5.22%	3,584,322,677.02

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,573,049.06
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,238,552.62
(c)	The Class B Investor Default Amount for the related Monthly Period	\$115,787.26
(d)	The Collateral Default Amount for the related Monthly Period	\$218,709.18
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

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

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$521,093.75

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\$ 0.00

\_\_\_\_\_

\$26,953.13

\$50,911.45

\$ 0.00 \_\_\_\_\_

(b) The amount of Reallocated Class B

Principal Collections with respect to this Distribution Date

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

\$48,875,000.00 \_\_\_\_\_

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\$ 0.00

\$25,875,000.00

\$7,655,211.87

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\$395,959.10

\$747,923.14

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$7,342,555.62

\$379,787.22

	(	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$717,376.27 
	11.	Por	tfolio Yield	
	(	(a)	The Portfolio Yield for the related Monthly Period	12.99%
	(	(b)	The Portfolio Adjusted Yield	7.78%
c.	Float	ing	Rate Determinations	
		July	tes for the Interest Period of 15, 2002 to August 14, 2002: 1.83875%	

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MBNA AMERICA BANK, NATIO Christopher Harris

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

1995-A

CLASS A CUSIP 55262T AN3 CLASS B CUSIP 55262T AP8 Exhibit 20.16

\$0.000000

\$0.000000

\$0.000000

\$5.375000

\$0.000000

\$0.000000

\$1.945035

\$0.000000

\$0.000000

\$2.203368

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### FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

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

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

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
  - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
  - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period
  - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period
  - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
  - (h) The Floating Investor Percentage with respect to the period:
    - July 1, 2002 through July 24, 2002 0.90% July 25, 2002 through July 31, 2002 0.86%
  - (i) The Class A Floating Allocation with respect to the related Monthly Period0.870
- (j) The Class B Floating Allocation with respect to the related Monthly Period 0.045

\$71,246,059.99

\$3,685,141.10

\$6,960,823.58

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## \$66,968,518,327.74

\$575,000,000.00

\$575,000,000.00 \_\_\_\_\_

\$500,250,000.00

\$500,250,000.00

\$25,875,000.00

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\$48,875,000.00

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

### 3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.92%	1,315,271,878.57
(b)	60 - 89 days:		1.08%	743,131,493.65
(c)	90 - 119 days:		0.83%	571,144,640.84
(d)	120 - 149 days:		0.73%	498,175,366.85
(e)	150 or more days:		0.66%	456,599,297.11
		Total	5.22%	3,584,322,677.02

### 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,573,049.06
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,238,552.62
(c)	The Class B Investor Default Amount for the related Monthly Period	\$115,787.26
(d)	The Collateral Default Amount for the related Monthly Period	\$218,709.18
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

(d) The aggregate amount of Class B

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

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

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$521,093.75

\$26,953.13

\$50,911.45

\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00 
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00 
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,156,180.73
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$379,787.22
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$717,376.27
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$9,468,836.98
	(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	\$395,959.10

(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	\$747,923.3	L4
	11.	Swa	up Cash Flows		
		(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$1,813,625	5.11
		(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00	
	12.	Por	rtfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		12.99%
		(b)	The Portfolio Adjusted Yield		7.84%
с.	Flo	ating	g Rate Determinations		
	Jul		tes for the Interest Period of 2002 to August 14, 2002: 1.83875%		
D.			ion regarding the status of the Rate Swap and the Swap Counterparty		
	1.		Mark-to-Market Amount, if any, for the ted Monthly Period.	\$ 	N/A
	2.		the Interest Reserve Account been blished?		No
	3.	Has fund	the Interest Reserve Account been led?		No
	4.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$ 0.00	
	5.		many funds withdrawn from the Interest erve Account were utilized?		
		none			
	6.	Has	the Interest Rate Swap been Terminated?		No
	7.	Long	g Term Credit Rating of the Swap Counterparty		AAA/Aaa 

MBNA AMERICA BANK, NATIO Christopher Harris

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

1995-C

CLASS A CUSIP 55262T AS2 CLASS B CUSIP 55262T AT0 Exhibit 20.17

\$1000.000000

\$0.000000

\$647.058824

\$1,772813

\$0.000000

\$0.000000

\$1.858924

\$0.000000

\$0.000000

\$2.117257

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### FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - 7. The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

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

during the related Monthly Period which were allocated in respect of the Class A Certificates

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

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

\$6,052,892.69

\$66,968,518,327.74

\$500,000,000.00

\$500,000,000.00

\$435,000,000.00

\$435,000,000.00

\$22,500,000.00

\$42,500,000.00

\$61,953,099.21

\$3,204,467.80

- 2. Principal Receivables in the Trust
  - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
  - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period
  - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period
  - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
  - (h) The Floating Investor Percentage with respect to the period:

July 1, 2002 through July 24, 2002 0.78% July 25, 2002 through July 31, 2002 0.75%

- (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

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(k)	The Collateral Floating Allocation with respect to the related Monthly Period		0.085
(1)	The Fixed Investor Percentage with respect to the related Monthly Period:		
	July 1, 2002 through July 24, 2002 0.78% July 25, 2002 through July 31, 2002 0.75%		
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		0.870
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		0.045
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	0.085	

3. Delinquent Balances

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

		]	Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.92%	1,315,271,878.57
(b)	60 - 89 days:		1.08%	743,131,493.65
(c)	90 - 119 days:		0.83%	571,144,640.84
(d)	120 - 149 days:		0.73%	498,175,366.85
(e)	150 or more days:		0.66%	456,599,297.11
		Total	5.22%	3,584,322,677.02

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### 4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,237,433.87
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,946,567.37
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$100,684.51
	(d)	The Collateral Default Amount for the related Monthly Period	\$190,181.99
5.	Inve	stor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00

Investor Charge Offs for the related Monthly Period

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

6. Investor Servicing Fee

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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\$453,125.00

\$23,437.50

\$44,270.83

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	\$15,000,000.00
	(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)	\$435,000,000.00
	(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	\$ 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	\$6,384,831.53
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$330,249.57
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$623,805.73
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	\$6,656,706.53

\$6,656,706.53 -----

		(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	\$344,312 	.07
		(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$650,368 	.23
	11. 1	Port	folio Yield		
	(8	. ,	The Portfolio Yield for the related Monthly Period		12.99%
	(1	<b>)</b>	The Portfolio Adjusted Yield		7.83%
c.	LIBOR	Det	erminations		
		rat	on for the Interest Deried of		

LIBOR rates for the Interest Period of July 15, 2002 to August 14, 2002: 1.83875%

MBNA AMERICA BANK, NATIO Christopher Harris

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

1995-E

CLASS A CUSIP 55262T AY9 CLASS B CUSIP 55262T AZ6 Exhibit 20.18

\$0.000000

\$0.000000

\$0.000000

\$1,781424

\$0.000000

\$0.000000

\$1.884757

\$0.000000

\$0.000000

\$2.100035

\$0.000000

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### FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
  - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
  - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period
  - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period
  - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
  - (h) The Floating Investor Percentage with respect to the period:
    - July 1, 2002 through July 24, 2002 0.78% July 25, 2002 through July 31, 2002 0.75%
  - (i) The Class A Floating Allocation with respect to the related Monthly Period
  - (j) The Class B Floating Allocation with respect to the related Monthly 0.045
  - (k) The Collateral Floating Allocation with respect to the related Monthly Period

\$3,204,467.80

\$6,052,892.69

\$66,968,518,327.74

\$500,000,000.00

\$500,000,000.00

\$435,000,000.00

\$435,000,000.00

\$22,500,000.00

\$42,500,000.00

0.870

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0.085

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

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

			Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.92%	1,315,271,878.57
(b)	60 - 89 days:		1.08%	743,131,493.65
(c)	90 - 119 days:		0.83%	571,144,640.84
(d)	120 - 149 days:		0.73%	498,175,366.85
(e)	150 or more days:		0.66%	456,599,297.11
		Total	5.22%	3,584,322,677.02
Tarra	aton Default Amount			

### 4. Investor Default Amount

5.

3. Delinquent Balances

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,237,433.87
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,946,567.37
(c)	The Class B Investor Default Amount for the related Monthly Period	\$100,684.51
(d)	The Collateral Default Amount for the related Monthly Period	\$190,181.99
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

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

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

\$44,270.83

\$312,500.00

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00 \_\_\_\_\_ (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 \_\_\_\_\_ (c) The Collateral Interest as of the close of business on this Distribution Date \$42.500.000.00 ------(d) The Class B Investor Interest as of the close of business on this Distribution \$22,500,000,00 Date \_\_\_\_\_ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date from the Reserve Account (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$330,249.57 (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$623,805.73 10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates

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

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\$6,384,831.53 \_\_\_\_\_

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\$6,656,706.53 -----

		allocated in respect of the Class B Certificates	\$344,312 	.07
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$650,368 	.23
	11. Port	folio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		12.99%
	(b)	The Portfolio Adjusted Yield		7.82%
с.	LIBOR Det	erminations		
		tes for the Interest Period of 5, 2002 to August 14, 2002:	1.83875%	

MBNA AMERICA BANK, NATIO Christopher Harris

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

1995-J

CLASS A CUSIP 55262T BAO CLASS B CUSIP 55262T BB8 Exhibit 20.19

\$0.000000

\$0.000000

\$0.000000

\$1.764201

\$0.000000

\$0.000000

\$1.876146

\$0.000000

\$0.000000

\$1.988090

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### FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

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- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period

which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
  - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
  - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period
  - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period
  - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
  - (h) The Floating Investor Percentage with respect to the period:
    - July 1, 2002 through July 24, 2002 1.10% July 25, 2002 through July 31, 20021.04%
  - (i) The Class A Floating Allocation with respect to the related Monthly Period
  - (j) The Class B Floating Allocation with respect to the related Monthly
  - (k) The Collateral Floating Allocation with respect to the related Monthly Period 0.085

\$86,734,340.65

\$4,486,256.98

\$8,474,043.69

\$66,968,518,327.74

\$700,000,000.00

\$700,000,000.00

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\$609,000,000.00

\$609,000,000.00

\$31,500,000.00

\$59,500,000.00

0.870

0.045

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

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### 3. Delinquent Balances

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5.

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

		Percentage of Total Receivables	
(a)	30 - 59 days:	1.92%	1,315,271,878.57
(b)	60 - 89 days:	1.08%	743,131,493.65
(c)	90 - 119 days:	0.83%	571,144,640.84
(d)	120 - 149 days:	0.73%	498,175,366.85
(e)	150 or more days:	0.66%	456,599,297.11
	Total		3,584,322,677.02
Inve	stor Default Amount		
(a)	The Aggregate Investor Default . for the related Monthly Period	Amount	\$3,132,407.56
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,725,194.62
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$140,958.18
(d)	The Collateral Default Amount f the related Monthly Period	or	\$266,254.76
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origi certificate principal amount	in	\$ 0.00

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

\$ 0.00 \_\_\_\_\_

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$634,375.00

\$32,812.50

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\$61,979.17

\$437,500.00

\$ 0.00

- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 \_\_\_\_\_ (c) The Collateral Interest as of the close of business on this Distribution \$59,500,000.00 Date \_\_\_\_\_ (d) The Class B Investor Interest as of the close of business on this Distribution Date \$31,500,000,00 \_\_\_\_\_ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) \_\_\_\_\_ (b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00 -----(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date \_\_\_\_\_ (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 \_\_\_\_\_ (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the \$ 0.00 related Transfer Date \_\_\_\_\_ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account \$8,938,764.19 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 \$462,349.71 \_\_\_\_\_ (c) The amount of Collateral Available Funds on deposit in the Finance Charge \$873,327.31 Account on the related Transfer Date \_\_\_\_\_ 10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$9,319,389.19 \_\_\_\_\_ (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 \$482.037.21
  - (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	\$910,514.81
	11. Po	rtfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.99%
	(b)	The Portfolio Adjusted Yield	7.85%
с.	LIBOR D	eterminations	

LIBOR rates for the Interest Period of July 15, 2002 to August 14, 2002: 1.83875%

MBNA AMERICA BANK, NATIO Christopher Harris

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

1996-A

CLASS A CUSIP 55262T BC6 CLASS B CUSIP 55262T BD4 Exhibit 20.20

\$0.000000

\$0.000000

\$0.000000

\$1,807257

\$0.000000

\$0.000000

\$1.901979

\$0.000000

\$0.000000

\$2.215525

\$0.000000

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### FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
  - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
  - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period
  - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period
  - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
  - (h) The Floating Investor Percentage with respect to the period:
    - July 1, 2002 through July 24, 2002 0.78% July 25, 2002 through July 31, 2002 0.75%
  - (i) The Class A Floating Allocation with respect to the related Monthly Period
  - (j) The Class B Floating Allocation with respect to the related Monthly 0.045
  - (k) The Collateral Floating Allocation with respect to the related Monthly Period

\$61,953,099.21

\$3,204,467.80

\$6,052,892.69

# \$66,968,518,327.74

\$500,000,000.00 \_\_\_\_\_

\$500,000,000.00

\$435,000,000.00

\$435,000,000.00

\$22,500,000.00 \_\_\_\_\_

\$42,500,000.00

0.870

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0.085

(1)	The Fixed Investor Percentage wire respect to the related Monthly F	
(m)	The Class A Fixed Allocation wit respect to the related Monthly B	
(n)	The Class B Fixed Allocation wit respect to the related Monthly F	
(0)	The Collateral Fixed Allocation respect to the related Monthly F	
Deli	inquent Balances	
were	aggregate amount of outstanding k e delinquent as of the end of the ated Monthly Period:	
		Percentage Aggregate of Total Account Receivables Balance
(a)	30 - 59 days:	1.92%1,315,271,878.57
(b)	60 - 89 days:	1.08%743,131,493.65
(c)	90 - 119 days:	0.83%571,144,640.84
(d)	120 - 149 days:	0.73%498,175,366.85
(e)	150 or more days:	0.66%456,599,297.11
	Total	
Inve	estor Default Amount	
(a)	The Aggregate Investor Default A for the related Monthly Period	mount \$2,237,433.87 
(b)	The Class A Investor Default Amo for the related Monthly Period	unt \$1,946,567.37 
(c)	The Class B Investor Default Amo for the related Monthly Period	unt \$100,684.51 
(d)	The Collateral Default Amount for the related Monthly Period	r \$190,181.99 
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the rel	ated

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

Monthly Period

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4.

5.

(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

\$ 0.00

\$ 0.00

\$ 0.00

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(e) The aggregate amount of Collateral

Charge Offs for the related Monthly Period

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

\$ 0.00

\$ 0.00

\$ 0.00

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\$ 0.00

÷ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

\$44,270.83

\$312,500.00

\$ 0.00

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

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

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

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

- (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
- (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- 10. Collection of Finance Charge Receivables
  - (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates
  - (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates
  - (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were

\$ 0.00

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\$22,500,000.00

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$6,384,831.53

\$330,249.57

\$623,805.73

\$6,656,706.53

\$344,312.07

	allocated in respect of the Collateral Interest	\$650,368.3	23
Por	tfolio Yield		
(a)	The Portfolio Yield for the related Monthly Period		12.99%
(b)	The Portfolio Adjusted Yield		7.79%

C. LIBOR Determinations

11.

LIBOR rates for the Interest Period of July 15, 2002 to August 14, 2002: 1.83875%

MBNA AMERICA BANK, NATIO Christopher Harris

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

1996-B

CLASS A CUSIP 55262T BJ1 CLASS B CUSIP 55262T BK8 Exhibit 20.21

\$0.000000

\$0.000000

\$0.000000

\$1,729757

\$0.000000

\$0.000000

\$1.850313

\$0.000000

\$0.000000

\$2.078507

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### FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

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

during the related Monthly Period which were allocated in respect of the Class A Certificates

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

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

2. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00
- (h) The Floating Investor Percentage with respect to the period:

July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 2002 1.12%

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

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

\$90,793,332.85 \_\_\_\_\_

\$8,011,176.55

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\$8,011,176.55 \_\_\_\_\_

\$66,968,518,327.74 \_\_\_\_\_

\$750,000,000.00 \_\_\_\_\_

\$750,000,000.00 \_\_\_\_\_

\$637,500,000.00 \_\_\_\_\_

\$637,500,000.00

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\$56,250,000.00 \_\_\_\_\_

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0.850

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0.075 \_\_\_\_\_

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

## 3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.92%	1,315,271,878.57
(b)	60 - 89 days:		1.08%	743,131,493.65
(c)	90 - 119 days:		0.83%	571,144,640.84
(d)	120 - 149 days:		0.73%	498,175,366.85
(e)	150 or more days:		0.66%	456,599,297.11
		Total	5.22%	3,584,322,677.02

## 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,356,150.88 
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,852,728.30
(c)	The Class B Investor Default Amount for the related Monthly Period	\$251,711.29
(d)	The Collateral Default Amount for the related Monthly Period	\$251,711.29
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

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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

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

\$58,593.75

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

\$468,750.00 \_\_\_\_\_

\$ 0.00

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\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 ------

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$664,062.50 \_\_\_\_\_

\$58,593.75 \_\_\_\_\_

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	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,357,080.31
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$825,624.79
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$825,624.79
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	\$9,755,517.81
	(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	\$860,781.04

(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$860,781.04			
11. Port	folio Yield				
( == )	The Portfolio Yield for the related Monthly Period	12.99%			
(b)	The Portfolio Adjusted Yield	7.88%			
LIBOR Det	LIBOR Determinations				
LIBOR rates for the Interest Period of July 15, 2002 to August 14, 2002:					
Class A a	and Class B determination -	1.83875%			

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MBNA AMERICA BANK, NATIO Christopher Harris

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

1996-E

С.

CLASS A CUSIP 55262T BL6 CLASS B CUSIP 55262T BM4 Exhibit 20.22

\$0.000000

\$0.000000

\$0.000000

\$1.738368

\$0.000000

\$0.000000

\$1.884757

\$0.000000

\$0.000000

\$2.359653

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#### FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

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

during the related Monthly Period which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
  - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
  - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period
  - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period
  - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00
  - (h) The Floating Investor Percentage with respect to the period:
    - July 1, 2002 through July 24, 2002 0.78% July 25, 2002 through July 31, 2002 0.75%
  - (i) The Class A Floating Allocation with respect to the related Monthly Period
  - (j) The Class B Floating Allocation with respect to the related Monthly Period 0.075

\$60,528,887.93 \_\_\_\_\_

\$5,340,781.32 \_\_\_\_\_

\$5,340,781.32 \_\_\_\_\_

\$66,968,518,327.74 \_\_\_\_\_

\$500,000,000.00 \_\_\_\_\_

\$500,000,000.00 \_\_\_\_\_

\$425,000,000.00 \_\_\_\_\_

\$425,000,000.00 -----

\$37,500,000.00 \_\_\_\_\_

\_\_\_\_\_

0.850 \_\_\_\_\_

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(k) The Collateral Floating Allocation

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

# 3. Delinquent Balances

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

			Percentage of Total Receivables	Account
(a)	30- 59 days:		1.92%	1,315,271,878.57
(b)	60 - 89 days:		1.08%	743,131,493.65
(c)	90 - 119 days:		0.83%	571,144,640.84
(d)	120 - 149 days:		0.73%	498,175,366.85
(e)	150 or more days:		0.66%	456,599,297.11
		Total	5.22%	3,584,322,677.02

## 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,237,433.68
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,901,818.78
(c)	The Class B Investor Default Amount for the related Monthly Period	\$167,807.45
(d)	The Collateral Default Amount for the related Monthly Period	\$167,807.45
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

(d) The aggregate amount of Class B

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

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

\$39,062.50

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

\$312,500.00 \_\_\_\_\_

\$ 0.00

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\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 -----

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$442,708.33 \_\_\_\_\_

\$39,062.50 \_\_\_\_\_

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(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 \$37.500.000.00 Date \_\_\_\_\_ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) \_\_\_\_\_ (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period \_\_\_\_\_ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 \_\_\_\_\_ (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date from the Reserve Account \_\_\_\_\_ (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 \_\_\_\_\_ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,238,053.31 \_\_\_\_\_ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$550,416.20 \_\_\_\_\_ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$550,416.20 \_\_\_\_\_ 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 \$6,503,678.31 \_\_\_\_\_

(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	\$573,853.70
(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	\$573,853.70
11. Port	folio Yield	
	The Portfolio Yield for the related Monthly Period	12.99%
(b)	The Portfolio Adjusted Yield	7.86%
C. Floating R	ate Determinations	
LIBOR rat	es for the Interest Period of	
July 15,	2002 to August 14, 2002: 1.83875%	
Collatera Period of	l Interest Determination for the Interest	
July 12,	2002 to August 14, 2002: 1.84000%	
MBNA AMERICA NATIO Christo	•	
NAL ASSOC Servicer	TATION,	

Name: Christopher Harris Title: First Vice President

1996-G

CLASS A CUSIP 55262T BR3 CLASS B CUSIP 55262T BS1 Exhibit 20.23

\$0.000000

\$0.000000

\$0.000000

\$1,712535

\$0.000000

\$0.000000

\$1.893368

\$0.000000

\$0.000000

\$2.190833

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#### FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

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

during the related Monthly Period which were allocated in respect of the Class A Certificates

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

July 1, 2002 through July 24, 2002 1.57% July 25, 2002 through July 31, 2002 1.49%

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

\$121,057,775.74

\$10,681,571.92

\$10,681,571.92

\$66,968,518,327.74

\$1,000,000,000.00

\$1,000,000,000.00

\$850,000,000.00

\$850,000,000.00

\$75,000,000.00

\$75,000,000.00

0.850

\_\_\_\_\_

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

## 3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.92%	1,315,271,878.57
(b)	60 - 89 days:		1.08%	743,131,493.65
(c)	90 - 119 days:		0.83%	571,144,640.84
(d)	120 - 149 days:		0.73%	498,175,366.85
(e)	150 or more days:		0.66%	456,599,297.11
		Total	5.22%	3,584,322,677.02

## 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,474,867.86
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,803,637.54
(c)	The Class B Investor Default Amount for the related Monthly Period	\$335,615.16
(d)	The Collateral Default Amount for the related Monthly Period	\$335,615.16
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

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$885,416.67

\$78,125.00

\$78,125.00

\$625,000.00

7.	Real	Reallocations				
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00			
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00			
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$75,000,000.00 			
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00 			
8.	Prin	cipal Funding Account				
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$			
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00			
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00			
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 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	\$12,476,106.84			
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,100,833.29			
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,100,833.29			
10.	Col	lection of Finance Charge Receivables				

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(a) The aggregate amount of Collections
 of Finance Charge Receivables and Annual
 Membership Fees processed during the
 related Monthly Period, allocated
 in respect of the Class A Certificates \$13,007,356.84

	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,147,708.29
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,147,708.29
	11. Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.99%
	(b)	The Portfolio Adjusted Yield	7.90%
c.	LIBOR Det	erminations	
	LIBOR rat	es for the Interest Period of	
	-	;, 2002 to August 14, 2002: s A and Class B determination -	1.83875%
	-	2, 2002 to August 14, 2002: iteral Interest determination -	1.84000%

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MBNA AMERICA BANK, NATIO Christopher Harris

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

1996-J

CLASS A CUSIP 55262T BT9 CLASS B CUSIP 55262T BU6 Exhibit 20.24

\$0.000000

\$0.000000

\$0.000000

\$1,695313

\$0.000000

\$0.000000

\$1.884757

\$0.000000

\$0.000000

\$2.236667

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#### FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

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

during the related Monthly Period which were allocated in respect of the Class A Certificates

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

2. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period \$1,000,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period \$75,000,000.00
- (h) The Floating Investor Percentage with respect to the period:

July 1, 2002 through July 24, 2002 1.57% July 25, 2002 through July 31, 2002 1.49%

- (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

\$121,057,775.74 \_\_\_\_\_

\$10,681,571.92 \_\_\_\_\_

\$10,681,571.92 \_\_\_\_\_

\$66,968,518,327.74 \_\_\_\_\_

\$1,000,000,000.00 \_\_\_\_\_

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\$850,000,000.00 \_\_\_\_\_

\$850,000,000.00 \_\_\_\_\_

\$75,000,000.00 \_\_\_\_\_

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0.075

(k) The Collateral Floating Allocation

\_\_\_\_\_

with respect to the related Monthly Period

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

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	Account
(a)	30 - 59 days:		1.92%	1,315,271,878.57
(b)	60 - 89 days:		1.08%	743,131,493.65
(c)	90 - 119 days:		0.83%	571,144,640.84
(d)	120 - 149 days:		0.73%	498,175,366.85
(e)	150 or more days:		0.66%	456,599,297.11
		Total	5.22%	3,584,322,677.02

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$ 4,474,867.86

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

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

## 5. Investor Charge Offs

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

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

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

\$ 0.00

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\$3,803,637.54

\$335,615.16

\$335,615.16

\$ 0.00

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\_\_\_\_\_

\$ 0.00

\$ 0.00

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$885,416.67

\$78,125.00

\$78,125.00

\$625,000.00

\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$75,000,000.00 
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00 
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,476,106.84
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,100,833.29
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,100,833.29
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$13,007,356.84
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,147,708.29
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual	

Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,147,708.29
11. Portfolio Yield	
(a) The Portfolio Yield for the related Monthly Period	12.99%
(b) The Portfolio Adjusted Yield	7.91%
LIBOR Determinations	
LIBOR rates for the Interest Period of	
July 15, 2002 to August 14, 2002: Class A and Class B determination -	1.83875%
July 12, 2002 to August 14, 2002: Collateral Interest determination -	1.84000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Christopher Harris

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Name: Christopher Harris Title: First Vice President

1996-K

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CLASS A CUSIP 55262TBV4 CLASS B CUSIP 55262TBW2

#### FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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).
  - The amount of distribution in respect of Class A Monthly Principal
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Interest
  - The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$2.360417

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\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

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

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\$1.748056

\$0.000000

\$0.000000

\$1.937500

\_\_\_\_\_

\$ 0.000000

\$0.000000

C. Information Regarding the Current Quarterly Interest Distribution

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

	2.	The amount of the current quarterly interest distribution in respect of Class A		\$2,204,805.56
	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	\$ 5.187778
	4.		amount of the current quarterly rest distribution in respect of s B	\$215,625.00
	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	\$ 5.750000
_				
D.	Inf		ion Regarding the Performance of the Trust	
	1.	Coll	ection of Principal Receivables	
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$60,528,887.93
		(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	\$5,340,781.32
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,340,781.32
	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	\$66,968,518,327.74
		(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

	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:	
	July 1, 2002 through July 24, 2002 0.78% July 25, 2002 through July 31, 2002 0.75%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(j)	The Class B Floating Allocation with respect to the related Monthly period 0.075	
(k)	The Collateral Floating Allocation with respect to the related Monthly Period 0.075	
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period N/A	

3. Delinquent Balances

4.

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

		of Total	Aggregate Account Balance	
(a) 30 - 59 days:		1.92%	1,315,271,878.57	
(b) 60 - 89 days:			743,131,493.65	
(c) 90 - 119 days:		0.83%	571,144,640.84	
(d) 120 - 149 days:			498,175,366.85	
(e) 150 or more days:		0.66%	456,599,297.11	
	Total	5.22%	3,584,322,677.02	
Investor Default Amount				
(a) The Aggregate Investor for the related Monthl		Amount	\$2,237,433.68	

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

\$1,901,818.78

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

\$167,807.45

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

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

\$ 0.00

\$167,807.45

Transfer Date immediately preceding

this Distribution Date

	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the	
		Servicer for the related Monthly Period	\$39,062.50
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Inter	est Funding Account	
	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date	
		but prior to withdrawals)	\$2,420,430.56

\$2,420,430.56 \_\_\_\_\_

(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	\$2,548.43
10. Av	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,240,601.74
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$550,416.20 
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$550,416.20
11. Co	llection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,506,226.74
(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	\$573,853.70
(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	\$573,853.70
12. Po	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	13.00%
(b)	The Portfolio Adjusted Yield	7.86%
LIBOR D	eterminations	
LIBOR r	ates for the related Interest Period:	
Class A	and Class B determination -	1.90000%
Collate	ral Interest determination -	1.84000%

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Ε.

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

1996-M

CLASS A CUSIP 55262TCB7 CLASS B CUSIP 55262TCC5 Exhibit 20.26

\$0.000000

\$0.000000

\$0.000000

\$1.721146

\$0.000000

\$0.000000

\$1.884757

\$0.000000

\$0.000000

\$2.401424

\$0.000000

\$ 0.000000

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FORM OF MONTHLY CERTIFICATEHOLDERS'STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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
- The amount of distribution in respect of Class B Monthly Principal
- The amount of distribution in respect of Class C Monthly Principal
- The amount of distribution in respect of Class A Monthly Interest
- 5. The amount of distribution in respect of Class A Deficiency Amounts
- The amount of distribution in respect of Class A Additional Interest
- The amount of distribution in respect of Class B Monthly Interest
- The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Class C Monthly Interest
- 11. The amount of distribution in respect of Class C Deficiency Amounts
- 12. The amount of distribution in respect of Class C Additional Interest
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables

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

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

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

\$10,681,571.92 \_\_\_\_\_

\$121,057,775.74

\$10,681,571.92

\$66,968,518,327.74

\$1,000,000,000.00

\$1,000,000,000.00

\$850,000,000.00

\$850,000,000.00

\$75,000,000.00

\$75,000,000.00

\$75,000,000.00

\$75,000,000.00

(j)	The Floating Investor Percentage with respect to the period:	
	July 1, 2002 through July 24, 2002 1.57% July 25, 2002 through July 31, 2002 1.49%	
(k)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Class C Floating Allocation with respect to the related Monthly Period 0.075	
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(0)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(q)	The Class C Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.92%	1,315,271,878.57
(b)	60 - 89 days:		1.08%	743,131,493.65
(c)	90 - 119 days:		0.83%	571,144,640.84
(d)	120 - 149 days:		0.73%	498,175,366.85
(e)	150 or more days:		0.66%	456,599,297.11
		Total	5.22%	3,584,322,677.02

4. Investor Default Amount

Monthly Period

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,474,867.86
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,803,637.54
(c)	The Class B Investor Default Amount for the related Monthly Period	\$335,615.16
(d)	The Class C Default Amount for the related Monthly Period	\$335,615.16
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related	

\$ 0.00

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

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$885,416.67

\$78,125.00

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

\$ 0.00 \_\_\_\_\_

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	(b)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(c)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00
10.	Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,476,106.84
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,100,833.29
	(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,100,833.29
11.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$13,007,356.84
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,147,708.29

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

12. Portfolio Yield

(a)	The Portfolio Yield for the related Monthly Period	12.99%
(b)	The Portfolio Adjusted Yield	7.86%

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\$1,147,708.29

C. LIBOR Determinations

LIBOR rates for the Interest Period of

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Christopher Harris cer

Name: Christopher Harris Title: First Vice President

1997-B

CLASS A CUSIP 55262TCD3 Exhibit 20.27 CLASS B CUSIP 55262TCE1 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1997-C MBNA AMERICA BANK, NATIONAL ASSOCIATION MBNA MASTER CREDIT CARD TRUST II MONTHLY PERIOD ENDING JULY 31, 2002 The information which is required to be prepared with respect to 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 \$1.678090 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 \$1.841701 \_\_\_\_\_ 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 \$2.236667 \_\_\_\_\_ 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

the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 2002 is set forth below.

Capitalized terms used in this statement have their respective

\$90,793,332.85

- (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 \$8,011,176.55 \_\_\_\_\_ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8.011.176.55 \_\_\_\_\_ 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 \$66,968,518,327.74 \_\_\_\_\_ (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: July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 2002 1.12% (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

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	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:	1.92%	1,315,271,878.57
(b)	60 - 89 days:	1.08%	743,131,493.65
(c)	90 - 119 days:	0.83%	571,144,640.84
(d)	120 - 149 days:	0.73%	498,175,366.85
(e)	150 or more days:	0.66%	456,599,297.11

Total	5.22%	3,584,322,677.02

## 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,356,150.88
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,852,728.30 
(c)	The Class B Investor Default Amount for the related Monthly Period	\$251,711.29
(d)	The Collateral Default Amount for the related Monthly Period	\$251,711.29
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

# (d) The aggregate amount of Class B

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

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

\$58,593.75

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

\$468,750.00 \_\_\_\_\_

\$ 0.00

\_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 ------

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$664,062.50 \_\_\_\_\_

\$58,593.75 \_\_\_\_\_

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(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 Distributio Date	on \$56,250,000.00 
Prin	cipal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 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
	<ol> <li>The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds</li> </ol>	\$ 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
Avai	lable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,357,080.31

8.

9.

	on deposit in the Finance Charge Account on the related Transfer Date	\$825,624.79
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$825,624.79
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	\$9,755,517.81
(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	\$860,781.04
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$860,781.04
11. Poi	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.99%
(b)	The Portfolio Adjusted Yield	7.93%
Floating	g Rate Determinations	
	rates for the related Interest Period: A and Class B determination -	1.83875%
Collate	eral Interest determination -	1.84000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Christopher Harris Servicer

Name: Christopher Harris Title: First Vice Presiden

1997-C

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CLASS A CUSIP 55262TCN1 Exhibit 20.28 CLASS B CUSIP 55262TCP6 MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1997-I MBNA AMERICA BANK, NATIONAL ASSOCIATION MBNA MASTER CREDIT CARD TRUST II MONTHLY PERIOD ENDING JULY 31, 2002 The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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 \$1.850313 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 \$2.282500 \_\_\_\_\_ 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000 \_\_\_\_\_

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

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

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

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

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-I as of the end of the day on the last day of the related Monthly Period

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-I as of the end of the day on the last day of the related Monthly Period

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

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

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

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

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period

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

> July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 2002 1.12%

\$90,793,332.85

\$8,011,176.55

\$8,011,176.55

\$66,968,518,327.74

\$750,000,000.00

\_\_\_\_\_

\$750,000,000.00 \_\_\_\_\_

\$637,500,000.00

\$637,500,000.00

\$56,250,000.00

\$56,250,000.00

\$56,250,000.00 \_\_\_\_\_

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

## 3. Delinquent Balances

4.

5.

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

\_\_\_\_\_

		Percentage of Total Receivables	
(a)	30 - 59 days:	1.92%	1,315,271,878.57
(b)	60 - 89 days:	1.08%	743,131,493.65
(c)	90 - 119 days:	0.83%	571,144,640.84
(d)	120 - 149 days:	0.73%	498,175,366.85
(e)	150 or more days:	0.66%	456,599,297.11
	Total	5.22%	3,584,322,677.02
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,356,150.88
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,852,728.30
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$251,711.29
(d)	The Collateral Default Amount f the related Monthly Period	or	\$251,711.29
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00

(b) The aggregate amount of Class A

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

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\$58,593.75

Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75 \_\_\_\_\_ (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00 \_\_\_\_\_ 7. Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00 \_\_\_\_\_ (b) The amount of Reallocated Class B Principal Collections with respect to \$ 0.00 this Distribution Date \_\_\_\_\_ (c) The Collateral Interest as of the close of business on this Distribution Date \$56,250,000.00 -----(d) The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00 -----(e) The Class B Adjusted Investor Interest as of the close of business on this Distribution \$56,250,000.00 Date \_\_\_\_\_ 8. Collection of Finance Charge Receivables (a) Class A Available Funds plus Servicer \$ 12,178,916.15 Interchange Allocated to Class A \_\_\_\_\_ (b) Class B Available Funds plus Servicer Interchange Allocated to Class B \$ 860,781.04 \_\_\_\_\_ (c) Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest \$ 860,781.04 \_\_\_\_\_ 9. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) 0.00 Ś \_\_\_\_\_ (b) The Accumulation Shortfall with respect to the related Monthly \$ Period 0.00 \_\_\_\_\_ (c) The Principal Funding Investment Proceeds deposited in the Finance

Froceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds

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

10. Reserve Account

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

		The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	Ş	0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	Ş	0.00
11.	Swap	Reserve Fund		
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$O.	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	Ş	0.00
12.	Swap	Cash Flows		
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$2 <b>,</b>	423,398.34
	(b)	The amount of the Net Swap Payment for the related Transfer Date	Ş	0.00
13. Av	ailab	le Funds		
		The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11	,780,478.65
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 	825,624.79
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date		825,624.79
14.	Port	folio Yield		
	(a)	The Portfolio Yield for the related Monthly Period12.99%		
	(b)	The Portfolio Adjusted Yield7.95%		
	-	Rate Determinations tes for the related Interest Period:		
		determination -1.83875%		
		al Interest determination -1.84000%		
		ion regarding the status of the Rate Swap and the Swap Counterparty		
1.		the Interest Reserve Account been blished?No		
2.		the Interest Reserve Account been ed?No		
3.		aggregate amount of funds withdrawn from Interest Reserve Account, if any		0.00

<sup>4.</sup> 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

CLASS A CUSIP 55262TCQ4 CLASS B CUSIP 55262TCR2 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1997-J MBNA AMERICA BANK, NATIONAL ASSOCIATION MBNA MASTER CREDIT CARD TRUST II MONTHLY PERIOD ENDING JULY 31, 2002 The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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 \$1.686701 \_\_\_\_\_ 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 \$1.841701 \_\_\_\_\_ 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 \$2.259583 -----11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000 -----B. Information Regarding the Performance of the Trust 1. Collection of Principal Receivables

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

\$90,793,332.85

- (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 \$8,011,176.55 -----(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8.011.176.55 \_\_\_\_\_ 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 \$66,968,518,327.74 \_\_\_\_\_ (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: July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 2002 1.12%
  - (j) The Class A Floating Allocation with respect to the related Monthly Period

\_\_\_\_\_

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

0.075

0.075

N/A -----

N/A -----

\_\_\_\_\_

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- (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:		1.92%	1,315,271,878.57
(b)	60 - 89 days:		1.08%	743,131,493.65
(c)	90 - 119 days:		0.83%	571,144,640.84
(d)	120 - 149 days:		0.73%	498,175,366.85
(e)	150 or more days:		0.66%	456,599,297.11
		Total	5.22%	3,584,322,677.02

#### 4. Investor Default Amount

Monthly Period

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,356,150.88
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,852,728.30 
(c)	The Class B Investor Default Amount for the related Monthly Period	\$251,711.29 
(d)	The Collateral Default Amount for the related Monthly Period	\$251,711.29
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related	¢ 0.00

\$ 0.00

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

\_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 ------\$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\$58,593.75

\$58,593.75

\$468,750.00

7.	Real	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
8.	Prir	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,357,080.31

\_\_\_\_\_

	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$825,624.79
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$825,624.79
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	\$9,755,517.81
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$860,781.04
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$860,781.04
11.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.99%
	(b)	The Portfolio Adjusted Yield	7.92%
C. Float	ing	Rate Determinations	
		tes for the related Interest Period: and Class B determination -	1.83875%
Coli	later	al Interest determination -	1.84000%
MBNA AMI NATIONAI		BANK, OCIATION,	

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NATIO Servi Christopher Harris cer

Name: Christopher Harris Title: First Vice Presiden

CLASS A CUSIP 55262TCS0 Exhibit 20.30 CLASS B CUSIP 55262TCT8 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1997-K MBNA AMERICA BANK, NATIONAL ASSOCIATION MBNA MASTER CREDIT CARD TRUST II MONTHLY PERIOD ENDING JULY 31, 2002 The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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 \$1.686701 \_\_\_\_\_ 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 \$1,858924 \_\_\_\_\_ 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 \$2.328333 \_\_\_\_\_ 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000 \_\_\_\_\_ B. Information Regarding the Performance of the Trust 1. Collection of Principal Receivables (a) The aggregate amount of Collections

of Principal Receivables processed during the related Monthly Period which were allocated in respect of

the Class A Certificates

\$90,793,332.85

	(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	\$8,011,176.55 
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,011,176.55
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	\$66,968,518,327.74 
	(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:	
		July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 2002 1.12%	
	(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

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# 3. Delinquent Balances

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

			Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.92%	1,315,271,878.57
(b)	60 - 89 days:		1.08%	743,131,493.65
(c)	90 - 119 days:		0.83%	571,144,640.84
(d)	120 - 149 days:		0.73%	498,175,366.85
(e)	150 or more days:		0.66%	456,599,297.11
		Total	5.22%	3,584,322,677.02

### 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,356,150.88
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,852,728.30 
(c)	The Class B Investor Default Amount for the related Monthly Period	\$251,711.29
(d)	The Collateral Default Amount for the related Monthly Period	\$251,711.29
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

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

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

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

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\_\_\_\_\_

\$58,593.75

\_\_\_\_\_

\$58,593.75

\$468,750.00

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	.on \$56,250,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,357,080.31

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

		on the related Transfer Date	\$825,624.79		
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$825,624.79		
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	\$9,755,517.81		
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$860,781.04		
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$860,781.04		
11.	Port	folio Yield			
	(a)	The Portfolio Yield for the related Monthly Period	12.99%		
	(b)	The Portfolio Adjusted Yield	7.92%		
C. Floa	iting	Rate Determinations			
		ates for the related Interest Period: and Class B determination -	1.83875%		
Collateral Interest determination -			1.84000%		
MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Christopher Harris cer					

Name: Christopher Harris Title: First Vice President

1997-K

CLASS A CUSIP 55262TCV3 CLASS B CUSIP 55262TCW1 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1997-M MBNA AMERICA BANK, NATIONAL ASSOCIATION MBNA MASTER CREDIT CARD TRUST II MONTHLY PERIOD ENDING JULY 31, 2002 The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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 \$2.145000 \_\_\_\_\_ 5. The amount of distribution in respect of any accrued and unpaid Collateral \$0.000000 Monthly Interest \_\_\_\_\_ B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount). 1. The amount of the current monthly accumulation in respect of Class A Monthly Interest \$1.696389 \_\_\_\_\_ 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 \$1.834167 \_\_\_\_\_ 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

#### Exhibit 20.31

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

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

\$ 0.00

\$90,793,332.85

\$8,011,176.55

\$8,011,176.55

\$66,968,518,327.74

\$750,000,000.00 \_\_\_\_\_

\$750,000,000.00 \_\_\_\_\_

\$637,500,000.00

	day of the related Monthly Period	\$637,500,000.00
	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
	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
	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
	The Floating Investor Percentage with respect to the period:	
ly 1, 2002	through July 24, 20021.17%	
ly 25, 2002	through July 31, 20021.12%	
_	The Class A Floating Allocation with respect to the related Monthly Period	0.850
	The Class B Floating Allocation with respect to the related Monthly period 0.075	
	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
. ,	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

3. Delinquent Balances

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

		Percentage of Total Receivables	Account
(a)	30 - 59 days:	1.92%	1,315,271,878.57
(b)	60 - 89 days:	1.08%	743,131,493.65
(c)	90 - 119 days:	0.83%	571,144,640.84
(d)	120 - 149 days:	0.73%	498,175,366.85
(e)	150 or more days:	0.66%	456,599,297.11

- 4. Investor Default Amount
- (a) The Aggregate Investor Default Amount \$3,356,150.88 for the related Monthly Period \_\_\_\_\_ (b) The Class A Investor Default Amount for the related Monthly Period \$2,852,728.30 \_\_\_\_\_ (c) The Class B Investor Default Amount \$251,711.29 for the related Monthly Period \_\_\_\_\_ (d) The Collateral Default Amount for the related Monthly Period \$251,711.29 \_\_\_\_\_ 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

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

\$ 0.00

\$ 0.000000

\$ 0.00

\$ 0.000000

\$664,062.50

\$58,593.75

\$58,593.75

\$468,750.00

\$ 0.00

\$ 0.00

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\$56,250,000.00

\$56,250,000.00

\_\_\_\_\_

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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

- (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds
- (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
  - 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
- 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)
  - (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date
  - (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date
  - (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
- 10. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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\$ 0.00

\$1,184,619.80

\$1,081,447.92

\$103,171.88

\$ 0.00

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\$9,357,080.31

\$825,624.79

\$825,624.79

(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	\$9,755,517.81
(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	\$860,781.04
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$860,781.04
12. Por	tfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.99%
(b)	The Portfolio Adjusted Yield	7.85%
E. Floating	Rate Determinations	
LIBOR rates for the related Interest Period: Class A and Class B determination -		1.86000%
Collater	al Interest determination -	1.84000%
MENA AMERICA BANK, NATIONAL ASSOCIATION, Servi Christopher Harris cer		

Name: Christopher Harris Title: First Vice President

1997-M

CLASS A CUSI262TDC4Exhibit 20.32 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$1.678090

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\$1.807257

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\$2.190833

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$90,793,332.85

(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 \$8,011,176.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,011,176.55

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 20021.12%

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

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

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

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

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

(o) The Class B Fixed Allocation with respect to the related Monthly Period N/A \_ \_\_\_\_\_ (p) The Collateral Fixed Allocation with respect to the related Monthly Period N/A \_ \_\_\_\_\_ 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.92%1,315,271,878.57 - ------(b) 60 - 89 days:1.08%743,131,493.65 \_\_\_\_\_ (c) 90 - 119 days:0.83%571,144,640.84 - ------(d)120 - 149 days:0.73%498,175,366.85 - ------(e)150 or more days:0.66%456,599,297.11 - ------Total5.22%3,584,322,677.02 - ------4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,356,150.88 (b) The Class A Investor Default Amount for the related Monthly Period \$2,852,728.30 \_\_\_\_\_ (c) The Class B Investor Default Amount for the related Monthly Period \$251,711.29 ------(d) The Collateral Default Amount for the related Monthly Period \$251,711.29 -----5.Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 \_\_\_\_\_ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 \_\_\_\_\_ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 \_\_\_\_\_ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 ----(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 \_\_\_\_\_ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 \_\_\_\_\_ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

\_\_\_\_\_

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

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

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

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

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

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

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

## 9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,357,080.31

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

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 \$9,755,517.81

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$860,781.04

(c) The aggregate amount of Collections of

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$860,781.04

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b)The Portfolio Adjusted Yield 7.94%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.83875%

Collateral Interest determination - 1.84000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Christopher Harris cer

Name: Christopher Harris Title: First Vice President

1998-A

CLASS A CUSI262TDF7Exhibit 20.33 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$1.652257

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\$1.798646

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 \$90,793,332.85 (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 \$8,011,176.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,011,176.55

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 20021.17% July 25, 2002 through July 31, 20021.12%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57 (b) 60 - 89 days:1.08%743,131,493.65 (c) 90 - 119 days:0.83%571,144,640.84 (d) 120 - 149 days:0.73%498,175,366.85 (e) 150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,356,150.88

(b) The Class A Investor Default Amount for the related Monthly Period \$2,852,728.30

(c)The Class B Investor Default Amount for the related Monthly Period \$251,711.29

(d)The Collateral Default Amount for the related Monthly Period \$251,711.29

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8. Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,357,080.31

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

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 \$9,755,517.81 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$860,781.04

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$860,781.04

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b)The Portfolio Adjusted Yield 7.68%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.83875%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer Christopher Harris

Name: Christopher Harris Title: First Vice President

1998-C

CLASS A CUS262TDH3Exhibit 20.34 CLASS B CUS1P55262TD19

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest\$1.798646

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 \$67,649,932.64 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,981,677.89

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,981,677.89

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 0.87% July 25, 2002 through July 31, 20020.83%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57
(b) 60 - 89 days:1.08%743,131,493.65
(c) 90 - 119 days:0.83%571,144,640.84
(d) 120 - 149 days:0.73%498,175,366.85
(e) 150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,501,451.19

(b) The Class A Investor Default Amount for the related Monthly Period \$2,125,562.11

(c) The Class B Investor Default Amount for the related Monthly Period \$187,944.54

(d) The Collateral Default Amount for the related Monthly Period \$187,944.54

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$8,817,949.92

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$642,716.27

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$642,716.27

9. Principal Funding Account

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

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

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

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

## 10.Reserve Account

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

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

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

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

11.Swap Reserve Fund

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

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

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date\$1,549,132.67

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

13.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,521,074.92

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$616,466.27

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$616,466.27

14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.76%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.83875%

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

1.Has the Interest Reserve Account been established?Yes

2.Has the Interest Reserve Account been funded?Yes

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

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

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer Christopher Harris

Name: Christopher Harris Title: First Vice President

1998-D

CLASS A CUSI262TDK6Exhibit 20.35 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$ 1.726528

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\$ 1.885833

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

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

### C. Information Regarding the Current Quarterly Interest Distribution

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

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

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

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

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

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$106,815,686.00

(b)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$9,428,264.50

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,428,264.50

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.38% July 25, 2002 through July 31, 20021.32%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57 (b) 60 - 89 days:1.08%743,131,493.65 (c) 90 - 119 days:0.83%571,144,640.84 (d)120 - 149 days:0.73%498,175,366.85 (e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,948,623.32

the related Monthly Period \$3,356,150.88 (c) The Class B Investor Default Amount for the related Monthly Period \$296,236.22 \_\_\_\_\_ (d) The Collateral Default Amount for the related Monthly Period \$296,236.22 \_\_\_\_\_ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 \_\_\_\_\_ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 \_\_\_\_\_ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 \_\_\_\_\_ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 \_\_\_\_\_ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 \_\_\_\_\_ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 \_\_\_\_\_ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 \_\_\_\_\_ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 \_\_\_\_\_ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 \_\_\_\_\_ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 \_\_\_\_\_ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 \_\_\_\_\_ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 ------

\_\_\_\_\_

(b) The Class A Investor Default Amount for

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

8. Principal Funding Account

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

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

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

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

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

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

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

9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$1,419,738.00

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,294,895.83

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$124,842.17

(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 \$11,008,328.88

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$971,669.07

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$971,669.07

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 \$11,477,078.88

(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 \$1,013,044.07

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,013,044.07

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99% - -----

(b) The Portfolio Adjusted Yield 7.50%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.86000%

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

1998-E

CLASS A CUSI262TDM2Exhibit 20.36 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$ 1.710924

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\$ 1.865925

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

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

Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

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

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

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

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

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

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$60,528,887.93

(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 \$5,340,781.32

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,340,781.32

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 0.78% July 25, 2002 through July 31, 20020.75%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57
(b) 60 - 89 days:1.08%743,131,493.65
(c) 90 - 119 days:0.83%571,144,640.84
(d) 120 - 149 days:0.73%498,175,366.85
(e) 150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$2,237,433.68 \_\_\_\_\_ (b) The Class A Investor Default Amount for the related Monthly Period \$1,901,818.78 (c) The Class B Investor Default Amount for the related Monthly Period \$167,807.45 \_\_\_\_\_ (d) The Collateral Default Amount for the related Monthly Period \$167,807.45 \_\_\_\_\_ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 \_\_\_\_\_ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 \_\_\_\_\_ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 \_\_\_\_\_ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 \_\_\_\_\_ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 \_\_\_\_\_ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 \_\_\_\_\_ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 \_\_\_\_\_ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 \_\_\_\_\_ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 \_\_\_\_\_ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately

\_\_\_\_\_

preceding this Distribution Date\$ 0.00

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

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

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

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

# 7.Reallocations

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

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

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

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

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

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

8. Principal Funding Account

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

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

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

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

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

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

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

9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)\$1,517,089.95

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$727,142.89

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$69,972.17

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$1,143.39

### 10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,239,196.70

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$550,416.20

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$550,416.20

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 \$6,504,821.70

(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 \$573,853.70

(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 \$573,853.70

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 13.00%

(b)The Portfolio Adjusted Yield 7.57%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.88688%

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

1998-F

CLASS A CUSI262TDP5Exhibit 20.37 CLASS B CUSIP 55262TD03

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$1.695313

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\$1.927812

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\$2.484167

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$90,793,332.85

(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 \$8,011,176.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,011,176.55

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 20021.12%

(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:1.92%1,315,271,878.57 - ------(b) 60 - 89 days:1.08%743,131,493.65 \_\_\_\_\_ (c) 90 - 119 days:0.83%571,144,640.84 - ------(d)120 - 149 days:0.73%498,175,366.85 - ------(e)150 or more days:0.66%456,599,297.11 - ------Total5.22%3,584,322,677.02 - ------4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,356,150.88 (b) The Class A Investor Default Amount for the related Monthly Period \$2,852,728.30 \_\_\_\_\_ (c) The Class B Investor Default Amount for the related Monthly Period \$251,711.29 ------(d) The Collateral Default Amount for the related Monthly Period \$251,711.29 -----5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 \_\_\_\_\_ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 \_\_\_\_\_ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 \_\_\_\_\_ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 \_\_\_\_\_ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 \_\_\_\_\_ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date

immediately preceding this Distribution Date\$

0.00

\_\_\_\_\_

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

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

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

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

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

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

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

## 9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,357,080.31

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

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 \$9,755,517.81

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$860,781.04

(c) The aggregate amount of Collections of

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$860,781.04

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.89%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.83875%

Collateral Interest determination - 1.84000%

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

1998-G

CLASS A CUSI262TDT7Exhibit 20.38 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$2.832500

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 \$93,997,807.76

(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 \$6,408,942.65

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,408,942.65

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 20021.12%

(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:1.92%1,315,271,878.57 - ------(b) 60 - 89 days:1.08%743,131,493.65 \_\_\_\_\_ (c) 90 - 119 days:0.83%571,144,640.84 - ------(d)120 - 149 days:0.73%498,175,366.85 - ------(e)150 or more days:0.66%456,599,297.11 - ------Total5.22%3,584,322,677.02 - ------4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,356,150.83 (b) The Class A Investor Default Amount for the related Monthly Period \$2,953,412.81 \_\_\_\_\_ (c) The Class B Investor Default Amount for the related Monthly Period \$201,369.01 ------(d) The Collateral Default Amount for the related Monthly Period \$201,369.01 -----5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 \_\_\_\_\_ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 \_\_\_\_\_ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 \_\_\_\_\_ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 . \_ \_ \_ \_ . (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 \_\_\_\_\_ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 \_\_\_\_\_ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date

immediately preceding this Distribution Date\$

0.00

\_\_\_\_\_

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

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

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

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

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

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$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 \$9,687,330.65

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$660,499.92

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$660,499.92

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 \$10,099,830.65

(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 \$688,624.92

(c) The aggregate amount of Collections of

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$688,624.92

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 4.83%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:

Collateral Interest determination - 1.84000%

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

1998-J

CLASS A CUSI262TDZ3Exhibit 20.39 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$1.703924

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\$1.901979

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 \$60,528,887.93 (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 \$5,340,781.32

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,340,781.32

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 0.78% July 25, 2002 through July 31, 20020.75%

(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 - -----

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,237,433.68

(b) The Class A Investor Default Amount for the related Monthly Period \$1,901,818.78

(c) The Class B Investor Default Amount for the related Monthly Period \$167,807.45

(d) The Collateral Default Amount for the related Monthly Period \$167,807.45

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,238,053.31

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$550,416.20

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$550,416.20

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 \$6,503,678.31 (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 \$573,853.70

(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 \$573,853.70

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.59%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.83875%

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

1999-A

CLASS A CUS262TEB5Exhibit 20.40 CLASS B CUS1P55262TEC3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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 \$90,793,332.85 (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 \$8,011,176.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,011,176.55

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 20021.12%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57 (b) 60 - 89 days:1.08%743,131,493.65 (c) 90 - 119 days:0.83%571,144,640.84 (d) 120 - 149 days:0.73%498,175,366.85 (e) 150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,356,150.88

(b) The Class A Investor Default Amount for the related Monthly Period \$2,852,728.30

(c)The Class B Investor Default Amount for the related Monthly Period \$251,711.29

(d)The Collateral Default Amount for the related Monthly Period \$251,711.29

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$11,816,004.05

(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 \$860,781.04

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$860,781.04

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\$2,060,486.24

(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 \$11,417,566.55

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.32%

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-В

CLASS A CUSI262TEE9Exhibit 20.41 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$1.746979

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 \$60,528,887.93 (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 \$5,340,781.32

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,340,781.32

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 0.78% July 25, 2002 through July 31, 20020.75%

(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 - -----

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,237,433.68

(b) The Class A Investor Default Amount for the related Monthly Period \$1,901,818.78

(c) The Class B Investor Default Amount for the related Monthly Period \$167,807.45

(d) The Collateral Default Amount for the related Monthly Period \$167,807.45

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,238,053.31

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$550,416.20

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$550,416.20

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 \$6,503,678.31 (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 \$573,853.70

(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 \$573,853.70

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.21%

C.Floating Rate Determinations

LIBOR rate for the Interest Period ending on this Distribution Date:1.83875%

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

1999-D

CLASS A CUS262TEN9Exhibit 20.42 CLASS B CUS1P55262TEP4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$2.272257

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 \$90,793,332.85 (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 \$8,011,176.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,011,176.55

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 20021.12%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 - -----

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

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

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

(q)The Collateral Fixed Allocation with respect to the related Monthly  $\mbox{Period} N/A$  - -----

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57
(b) 60 - 89 days:1.08%743,131,493.65
(c) 90 - 119 days:0.83%571,144,640.84
(d)120 - 149 days:0.73%498,175,366.85
(e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,356,150.88

(b) The Class A Investor Default Amount for the related Monthly Period \$2,852,728.30

(c) The Class B Investor Default Amount for the related Monthly Period \$251,711.29

(d) The Collateral Default Amount for the related Monthly Period \$251,711.29

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$12,015,942.29

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$860,781.04

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$860,781.04

## 9. Principal Funding Account

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

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

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

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

## 10.Reserve Account

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

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 \_\_\_\_\_ in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 \_\_\_\_\_ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 \_\_\_\_\_ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 \_\_\_\_\_ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 \_\_\_\_\_ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$2,260,424.48 \_\_\_\_\_ (b) The amount of the Net Swap Payment for the related Transfer Date\$ 0.00 \_\_\_\_\_ 13.Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,617,504.79 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79 \_\_\_\_\_ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.52%

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

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

N/A

5.Has the Interest Rate Swap been terminated?No

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

1999-G

CLASS A CUSI262TEQ2Exhibit 20.43 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$ 1.782500

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\$ 2.015000

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

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

Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

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

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

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

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

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

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$121,057,775.74

(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 \$10,681,571.92

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,681,571.92

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.57% July 25, 2002 through July 31, 20021.49%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57
(b) 60 - 89 days:1.08%743,131,493.65
(c) 90 - 119 days:0.83%571,144,640.84
(d) 120 - 149 days:0.73%498,175,366.85
(e) 150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$4,474,867.86 \_\_\_\_\_ (b) The Class A Investor Default Amount for the related Monthly Period \$3,803,637.54 (c) The Class B Investor Default Amount for the related Monthly Period \$335,615.16 \_\_\_\_\_ (d) The Collateral Default Amount for the related Monthly Period \$335,615.16 \_\_\_\_\_ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 \_\_\_\_\_ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 \_\_\_\_\_ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 \_\_\_\_\_ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 \_\_\_\_\_ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 \_\_\_\_\_ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 \_\_\_\_\_ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 \_\_\_\_\_ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 \_\_\_\_\_ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 \_\_\_\_\_ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately

\_\_\_\_\_

preceding this Distribution Date\$ 0.00

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

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

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

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

## 7.Reallocations

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

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

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

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

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

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

8. Principal Funding Account

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

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

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

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

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

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

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

### 9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)\$1,666,250.00

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,515,125.00

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$151,125.00

(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 \$12,476,106.84

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,100,833.29

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,100,833.29

### 11.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$13,007,356.84

(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 \$1,147,708.29

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,147,708.29

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.37%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.86000%

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

1999-н

CLASS A CUS262TES8Exhibit 20.44 CLASS B CUS1P55262TET6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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 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 \$90,793,332.85 (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 \$8,011,176.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,011,176.55

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 20021.12%

(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 Period:

July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 20021.12%

(o) The Class A Fixed Allocation with respect to the related Monthly Period0.850

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

(q) The Collateral Fixed Allocation with respect to the related Monthly Period0.075 - -----

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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57

(b) 60 - 89 days:1.08%743,131,493.65

(c) 90 - 119 days:0.83%571,144,640.84

(d)120 - 149 days:0.73%498,175,366.85

(e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

- ------

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,356,150.88

(b) The Class A Investor Default Amount for the related Monthly Period \$2,852,728.30

(c) The Class B Investor Default Amount for the related Monthly Period \$251,711.29

(d) The Collateral Default Amount for the related Monthly Period \$251,711.29

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 \$ 0.00

(d) The Collateral Interest Adjusted Amount

as of the close of business on the Distribution Date\$ 0.00

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$ 0.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$ 0.00

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 \$12,058,616.72

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$860,781.04

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$860,781.04

### 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) \$750,000,000.00

(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 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\$2,303,098.91

(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 \$11,660,179.22

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.20%

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

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

1999-I

CLASS A CUS262TEU3Exhibit 20.45 CLASS B CUS1P55262TEV1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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 \$121,057,775.74 (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 \$10,681,571.92

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,681,571.92

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 \$66,968,518,327.74

(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 \$1,000,000.00 \_\_\_\_\_\_

(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:

July 1, 2002 through July 24, 2002 1.57% July 25, 2002 through July 31, 20021.49%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 - -----

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

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

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

(q)The Collateral Fixed Allocation with respect to the related Monthly  $\mbox{Period}N/A$  - -----

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57
(b) 60 - 89 days:1.08%743,131,493.65
(c) 90 - 119 days:0.83%571,144,640.84
(d)120 - 149 days:0.73%498,175,366.85
(e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,474,867.86

(b) The Class A Investor Default Amount for the related Monthly Period \$3,803,637.54

(c) The Class B Investor Default Amount for the related Monthly Period \$335,615.16

(d) The Collateral Default Amount for the related Monthly Period \$335,615.16

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$16,448,771.91

(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 \$1,147,708.29

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,147,708.29

## 9. Principal Funding Account

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

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

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

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

# 10.Reserve Account

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

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 \_\_\_\_\_ in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 \_\_\_\_\_ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 \_\_\_\_\_ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 \_\_\_\_\_ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 \_\_\_\_\_ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$3,441,415.07 \_\_\_\_\_ (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 \$15,917,521.91 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,100,833.29 \_\_\_\_\_ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,100,833.29 \_\_\_\_\_

14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.04%

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-J

CLASS A CUSI262TEW9Exhibit 20.47 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$1.798646

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\$2.039757

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\$2.513368

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 \$90,793,332.85 (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 \$8,011,176.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,011,176.55

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 20021.12%

(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 - -----

(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

(e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,356,150.88

(b) The Class A Investor Default Amount for the related Monthly Period \$2,852,728.30

(c) The Class B Investor Default Amount for the related Monthly Period \$251,711.29

(d) The Collateral Default Amount for the related Monthly Period \$251,711.29

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,357,080.31

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

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 \$9,755,517.81 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$860,781.04

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$860,781.04

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.76%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.83875%

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

1999-L

CLASS A CUS262TEY5Exhibit 20.48 CLASS B CUSIP55262TEZ2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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 \$60,528,887.93 (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 \$5,340,781.32

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,340,781.32

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 0.78% July 25, 2002 through July 31, 20020.75%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 - -----

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

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

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

(q)The Collateral Fixed Allocation with respect to the related Monthly  $\mbox{Period} N/A$  - -----

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57
(b) 60 - 89 days:1.08%743,131,493.65
(c) 90 - 119 days:0.83%571,144,640.84
(d)120 - 149 days:0.73%498,175,366.85
(e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,237,433.68

(b) The Class A Investor Default Amount for the related Monthly Period \$1,901,818.78

(c) The Class B Investor Default Amount for the related Monthly Period \$167,807.45

(d) The Collateral Default Amount for the related Monthly Period \$167,807.45

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$8,125,428.14

(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 \$573,853.70

(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 \$573,853.70

## 9. Principal Funding Account

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

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

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

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

# 10.Reserve Account

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

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 \_\_\_\_\_ in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 \_\_\_\_\_ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 \_\_\_\_\_ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 \_\_\_\_\_ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 \_\_\_\_\_ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$1,621,749.83 \_\_\_\_\_ (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 \$7,859,803.14 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$550,416.20 \_\_\_\_\_ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$550,416.20

14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.21%

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-M

CLASS A CU5262TFA6Exhibit 20.1 CLASS B CUSIP55262TFB4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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 \$90,793,332.85 (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 \$8,011,176.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,011,176.55

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 20021.12%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 - -----

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

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

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

(q)The Collateral Fixed Allocation with respect to the related Monthly  $\mbox{Period} N/A$  - -----

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57
(b) 60 - 89 days:1.08%743,131,493.65
(c) 90 - 119 days:0.83%571,144,640.84
(d)120 - 149 days:0.73%498,175,366.85
(e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,356,150.88

(b) The Class A Investor Default Amount for the related Monthly Period \$2,852,728.30

(c) The Class B Investor Default Amount for the related Monthly Period \$251,711.29

(d) The Collateral Default Amount for the related Monthly Period \$251,711.29

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$12,584,384.22

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$860,781.04

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$860,781.04

### 9. Principal Funding Account

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

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

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

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

# 10.Reserve Account

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

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 \_\_\_\_\_ in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 \_\_\_\_\_ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 \_\_\_\_\_ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 \_\_\_\_\_ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 \_\_\_\_\_ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$2,828,866.41 \_\_\_\_\_ (b) The amount of the Net Swap Payment for the related Transfer Date\$ 0.00 \_\_\_\_\_ 13.Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$12,185,946.72 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79 \_\_\_\_\_ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.12%

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

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

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Christopher Harris cer

Name: Christopher Harris Title: First Vice President

2000-A

CLASS A CUS5262TFC2Exhibit 20.2 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$1.682396

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\$1.841701

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\$2.177535

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 \$90,793,332.85 (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 \$8,011,176.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,011,176.55

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 20021.12%

(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 - -----

(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

(e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,356,150.88

(b) The Class A Investor Default Amount for the related Monthly Period \$2,852,728.30

(c) The Class B Investor Default Amount for the related Monthly Period \$251,711.29

(d) The Collateral Default Amount for the related Monthly Period \$251,711.29

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,357,080.31

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

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 \$9,755,517.81 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$860,781.04

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$860,781.04

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.92%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.83875%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Christopher Harris cer

Name: Christopher Harris Title: First Vice President

2000-в

CLASS A CUS5262TFE8Exhibit 20.3 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$1.721146

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\$1.906285

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\$2.272257

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 \$181,586,663.66 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$16,022,353.14

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$16,022,353.14

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 2.35% July 25, 2002 through July 31, 20022.24%

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

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

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

(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 - -----

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57
(b) 60 - 89 days:1.08%743,131,493.65
(c) 90 - 119 days:0.83%571,144,640.84
(d)120 - 149 days:0.73%498,175,366.85

(e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$6,712,301.50

(b) The Class A Investor Default Amount for the related Monthly Period \$5,705,456.34

(c) The Class B Investor Default Amount for the related Monthly Period \$503,422.58

(d) The Collateral Default Amount for the related Monthly Period \$503,422.58

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 \$18,714,160.23

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,651,249.61

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,651,249.61

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 \$19,511,035.23 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,721,562.11

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,721,562.11

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.87%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.83875%

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

2000-C

CLASS A CUS5262TFG3Exhibit 20.4 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$1.755590

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 \$1.953646

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 \$102,899,109.03 (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 \$9,079,330.86

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,079,330.86

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.33% July 25, 2002 through July 31, 20021.27%

(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 - -----

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,803,637.80

(b) The Class A Investor Default Amount for the related Monthly Period \$3,233,092.04

(c) The Class B Investor Default Amount for the related Monthly Period \$285,272.88

(d) The Collateral Default Amount for the related Monthly Period \$285,272.88

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$752,604.17

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

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

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$531,250.00

7.Reallocations

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

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

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$63,750,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$63,750,000.00 - ----- (e)The Class B Investor Interest as of the close of business on this Distribution Date \$63,750,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$63,750,000.00

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,604,690.62

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$935,707.79

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$935,707.79

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 \$11,056,253.12 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$975,551.54

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$975,551.54

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.40%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.83875%

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

2000-D

CLASS A CU5262TFJ7Exhibit 20.5 CLASS B CUSIP55262TFK4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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 \$71,210,459.71 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$6,408,942.65

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,408,942.65

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 0.92% July 25, 2002 through July 31, 20020.88%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.076 - -----

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

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

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

(q)The Collateral Fixed Allocation with respect to the related Monthly  $\mbox{Period} N/A$  - -----

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57
(b) 60 - 89 days:1.08%743,131,493.65
(c) 90 - 119 days:0.83%571,144,640.84
(d)120 - 149 days:0.73%498,175,366.85
(e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,640,171.94

(b) The Class A Investor Default Amount for the related Monthly Period \$2,237,433.92

(c) The Class B Investor Default Amount for the related Monthly Period \$201,369.01

(d) The Collateral Default Amount for the related Monthly Period \$201,369.01

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$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 \$10,029,490.64

(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 \$688,624.75

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$688,624.75

### 9. Principal Funding Account

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

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

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

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

# 10.Reserve Account

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

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 \_\_\_\_\_ in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 \_\_\_\_\_ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 \_\_\_\_\_ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 \_\_\_\_\_ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 \_\_\_\_\_ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$2,378,103.47 \_\_\_\_\_ (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 \$9,716,990.64 \_\_\_\_\_ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$660,499.75 \_\_\_\_\_ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$660,499.75

14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 6.93% - -----

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 CUS5262TFL2Exhibit 20.6 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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 \$2.315313

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\$ 1.732452

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\$ 1.926202

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

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

Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

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

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

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

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

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

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$106,815,686.00

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$9,428,264.50

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,428,264.50

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.38% July 25, 2002 through July 31, 20021.32%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57
(b) 60 - 89 days:1.08%743,131,493.65
(c) 90 - 119 days:0.83%571,144,640.84
(d) 120 - 149 days:0.73%498,175,366.85
(e) 150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$3,948,623.32 \_\_\_\_\_ (b) The Class A Investor Default Amount for the related Monthly Period \$3,356,150.88 (c) The Class B Investor Default Amount for the related Monthly Period \$296,236.22 \_\_\_\_\_ (d) The Collateral Default Amount for the related Monthly Period \$296,236.22 \_\_\_\_\_ 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

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

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$781,250.01

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

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

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

### 7.Reallocations

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

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

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

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

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

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

as of the close of business on this Distribution Date \$750,000,000.00

(h)The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$750,000,000.00

8.Principal Funding Account

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

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

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

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

(e) The amount of all or a portion of the

-----

\_\_\_\_\_

Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

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

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

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

9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)\$2,715,624.90

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,299,339.17

(c)The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$127,514.59

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$2,045.72

## 10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,010,374.60

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$971,669.07

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$971,669.07

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 \$11,479,124.60

(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 \$1,013,044.07

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,013,044.07

# 12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 13.00%

(b) The Portfolio Adjusted Yield 7.83% - -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.88688%

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

2000-F

CLASS A CUS5262TFN8Exhibit 20.7 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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 \$2.315313

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\$ 1.713611

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\$ 1.946111

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

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

Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

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

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

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

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

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

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$90,793,332.85

(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 \$8,011,176.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,011,176.55

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 20021.12%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57
(b) 60 - 89 days:1.08%743,131,493.65
(c) 90 - 119 days:0.83%571,144,640.84
(d) 120 - 149 days:0.73%498,175,366.85
(e) 150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$3,356,150.88 \_\_\_\_\_ (b) The Class A Investor Default Amount for the related Monthly Period \$2,852,728.30 (c) The Class B Investor Default Amount for the related Monthly Period \$251,711.29 \_\_\_\_\_ (d) The Collateral Default Amount for the related Monthly Period \$251,711.29 \_\_\_\_\_ 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

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

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

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

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

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

## 7.Reallocations

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

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

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

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

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

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

Distribution Date \$637,500,000.00 (h)The Class A Adjusted Investor Interest

as of the close of business on this Distribution Date \$637,500,000.00 \_\_\_\_\_

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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)\$1,201,895.83

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,092,427.08

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$109,468.75

(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 \$9,357,080.31

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

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 \$9,755,517.81

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$860,781.04

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$860,781.04

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99% - -----

(b)The Portfolio Adjusted Yield for the related Monthly Period7.80%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.86000%

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

2000-G

CLASS A CUS5262NAL0Exhibit 20.8 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$1.798646

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\$2.100035

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\$2.616701

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 \$84,740,447.22 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,477,096.89

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,477,096.89

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.10% July 25, 2002 through July 31, 20021.04%

(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 - -----

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57
(b) 60 - 89 days:1.08%743,131,493.65
(c) 90 - 119 days:0.83%571,144,640.84
(d)120 - 149 days:0.73%498,175,366.85

(e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,132,407.60

(b) The Class A Investor Default Amount for the related Monthly Period \$2,662,546.28

(c) The Class B Investor Default Amount for the related Monthly Period \$234,930.66

(d) The Collateral Default Amount for the related Monthly Period \$234,930.66

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$619,791.67

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$54,687.50

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$54,687.50

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$437,500.00

7.Reallocations

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

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

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$52,500,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$52,500,000.00 - ----- (e)The Class B Investor Interest as of the close of business on this Distribution Date \$52,500,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$52,500,000.00

(g)The Class A Investor Interest as of the close of business on this Distribution Date \$595,000,000.00

(h)The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$595,000,000.00

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,733,275.33

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$770,583.00

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$770,583.00

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 \$9,105,150.33

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$803,395.50

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$803,395.50

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.74%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.83875%

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

2000-Н

CLASS A CU5262TFR9Exhibit 20.9 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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 \$121,057,775.74 (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 \$10,681,571.92

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,681,571.92

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.57% July 25, 2002 through July 31, 20021.49%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 - -----

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

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

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

(q)The Collateral Fixed Allocation with respect to the related Monthly  $\mbox{Period}N/A$  - -----

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57
(b) 60 - 89 days:1.08%743,131,493.65
(c) 90 - 119 days:0.83%571,144,640.84
(d)120 - 149 days:0.73%498,175,366.85
(e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,474,867.86

(b) The Class A Investor Default Amount for the related Monthly Period \$3,803,637.54

(c) The Class B Investor Default Amount for the related Monthly Period \$335,615.16

(d) The Collateral Default Amount for the related Monthly Period \$335,615.16

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$78,125.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$625,000.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$75,000,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$75,000,000.00 (e)The Class B Investor Interest as of the close of business on this Distribution Date \$75,000,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$75,000,000.00

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$16,456,403.02

(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 \$1,147,708.29

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,147,708.29

### 9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

## 10.Reserve Account

(a)The Reserve Draw Amount on the related Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00

in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 \_\_\_\_\_ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 \_\_\_\_\_ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 \_\_\_\_\_ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 \_\_\_\_\_ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$3,449,046.18 \_\_\_\_\_ (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 \$15,925,153.02 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,100,833.29 \_\_\_\_\_ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,100,833.29 14.Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 12.99% \_ \_\_\_\_

(b)The Portfolio Adjusted Yield for the related Monthly Period7.16%

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-I

CLASS A CUSI262TFU2Exhibit 20.10 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$2.272257

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\$ 1.696389

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\$ 1.924583

5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000

6.The amount of the current monthly accumulation in respect of Class  $\ensuremath{\mathsf{B}}$ 

Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1. The total amount of distribution from the Interest Funding Account\$ 0.00

2.The amount of the current quarterly interest distribution in respect of Class A\$ 0.00

3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount\$0.000000

4. The amount of the current quarterly interest distribution in respect of Class B\$ 0.00

5.The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount\$ 0.000000

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$90,793,332.85

(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 \$8,011,176.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,011,176.55

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 20021.12%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.850 - -----

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075 - -----

(m)The Collateral Floating Allocation with respect to the related Monthly Period0.075 - -----

(n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

(o)The Class A Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(p)The Class B Fixed Allocation with respect to the related Monthly PeriodN/A - -----

(q)The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A - -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.92%1,315,271,878.57
(b) 60 - 89 days:1.08%743,131,493.65
(c) 90 - 119 days:0.83%571,144,640.84
(d) 120 - 149 days:0.73%498,175,366.85
(e) 150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$3,356,150.88 \_\_\_\_\_ (b) The Class A Investor Default Amount for the related Monthly Period \$2,852,728.30 (c) The Class B Investor Default Amount for the related Monthly Period \$251,711.29 \_\_\_\_\_ (d) The Collateral Default Amount for the related Monthly Period \$251,711.29 \_\_\_\_\_ 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

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reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$58,593.75

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

## 7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00
\_\_\_\_\_

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00 - -----

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00 ------(g)The Class A Investor Interest as of the close of business on this

Distribution Date \$637,500,000.00 (h)The Class A Adjusted Investor Interest

as of the close of business on this Distribution Date \$637,500,000.00 \_\_\_\_\_

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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)\$1,189,705.73

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,081,447.92

(c)The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$108,257.81

(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 \$9,357,080.31

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

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 \$9,755,517.81

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$860,781.04

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$860,781.04

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99% - -----

(b)The Portfolio Adjusted Yield for the related Monthly Period7.82%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.86000%

MBNA AMERICA BANK, NATIO Christopher Harris NAL ASSOCIATION, Servicer Name: Christopher Harris Title: First Vice President

2000-K

CLASS A CUSIP262TFW8Exhibit 20.11 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - 7. The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amount
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$5.416667

\$0.000000

\$0.000000

\$2.013924

\$ 0.000000

\$0.000000

\$2.603333

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- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period

which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
  - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
  - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period
  - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period
  - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period
  - (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00
  - (i) The Floating Investor Percentage with respect to the period:

July 1, 2002 through July 24, 2002 0.78% July 25, 2002 through July 31, 2002 0.75%

(j) The Class A Floating Allocation with respect to the related Monthly Period

\$60,528,887.93 \_\_\_\_\_

\$5,340,781.32 \_\_\_\_\_

\$5,340,781.32 ------

\$66,968,518,327.74 \_\_\_\_\_

\$500,000,000.00 \_\_\_\_\_

\$500,000,000.00 \_\_\_\_\_

\$425,000,000.00 \_\_\_\_\_

\$425,000,000.00 \_\_\_\_\_

\$37,500,000.00 ------

\$37,500,000.00

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0.850 \_\_\_\_\_

- (k) The Class B Floating Allocation with respect to the related Monthly Period
- (1) The Collateral Floating Allocation with respect to the related Monthly Period
- (m) The Fixed Investor Percentage with respect to the related Monthly Period
- (n) The Class A Fixed Allocation with respect to the related Monthly Period
- (o) The Class B Fixed Allocation with respect to the related Monthly Period
- (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:

			Percenta of Tota Receivabl	l Account
			Receivabi	es barance
(a)	30 - 59 days:		1.92%	1,315,271,878.57
(b)	60 - 89 days:		1.08%	743,131,493.65
(C)	90 - 119 days:		0.83%	571,144,640.84
(d)	120 - 149 days:		0.73%	498,175,366.85
(e)	150 or more days:		0.66%	456,599,297.11
		Total	5.22%	3,584,322,677.02

#### 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,237,433.68		
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,901,818.78		
(c)	The Class B Investor Default Amount for the related Monthly Period	\$167,807.45		
(d)	The Collateral Default Amount for the related Monthly Period	\$167,807.45		
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

0.075

0.075

N/A -----

N/A

N/A

N/A

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- (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date

6. Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 -----\$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_

\$39,062.50

\$442,708.33

\$39,062.50

	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$37,500,000.00 
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
9.	Rese	rve Account	
	(a)	The Reserve Draw Amount on the related Transfer Date	\$ 0.00
	(b)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00

\$ 0.00 \_\_\_\_\_

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	(c)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. S	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	\$1,570,596.35
	(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	\$7,808,649.66
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 550,416.20
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$550,416.20
13.	Colle	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$8,074,274.66
	(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	\$573,853.70
	(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	\$573,853.70
14.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.99%
		rtfolio Adjusted Yield for the d Monthly Period	7.85%

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### C. Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -	1.83875%
Collateral Interest determination -	1.84000%

D. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty  $% \left[ {\left[ {{{\rm{S}}_{\rm{S}}} \right]_{\rm{S}}} \right]$ 

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 CLASS A CUSIP262TFY4Exhibit 20.12 CLASS B CUSIP 55262TFZ1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amount
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$1.712535

\$0.000000

\$0.000000

\$1.970868

\$ 0.000000

\$0.000000

\$2.557500

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- 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 \$151,322,220.80 \_\_\_\_\_ (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 \$13,351,957.89 \_\_\_\_\_ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of \$13,351,957.89 the Collateral Interest \_\_\_\_\_ 2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$66,968,518,327.74 \_\_\_\_\_ (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  $\ensuremath{\mathsf{B}}$ 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: July 1, 2002 through July 24, 2002 1.96% July 25, 2002 through July 31, 2002 1.86%

(j) The Class A Floating Allocation with respect to the related Monthly

	Period	0.850
(k)	The Class B Floating Allocation with respect to the related 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:		1.92%	1,315,271,878.57
(b)	60 - 89 days:		1.08%	743,131,493.65
(c)	90 - 119 days:		0.83%	571,144,640.84
(d)	120 - 149 days:		0.73%	498,175,366.85
(e)	150 or more days:		0.66%	456,599,297.11
		Total	5.22%	3,584,322,677.02

## 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$5,593,584.59 
(b)	The Class A Investor Default Amount for the related Monthly Period	\$4,754,547.09
(c)	The Class B Investor Default Amount for the related Monthly Period	\$419,518.75
(d)	The Collateral Default Amount for the related Monthly Period	\$419,518.75
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00

(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original

- (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
  - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$1,106,770.83

\$97,656.25

Servicer for the related Monthly Period

\$97,656.25

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\$93,750,000.00

\$93,750,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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\$781,250.00

\$ 0.00

\$ 0.00

- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
  - (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$93,750,000.00
- 8. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
  - (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
  - (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
- 9. Reserve Account
  - (a) The Reserve Draw Amount on the related Transfer Date
  - (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
    - (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

\$ 0.00

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			treated as Class B Available Funds	\$ 0.00
		(c)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
1	.0.	Avai	lable Funds	
		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$15,595,133.52
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,376,040.96
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,376,040.96
1	.1.	Coll	ection of Finance Charge Receivables	
		(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, allocated in respect of the Class A Certificates	\$16,259,196.02 
		(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 which were allocated in respect of the Class B Certificates	\$1,434,634.71
		(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	\$1,434,634.71
1	2.	Port	folio Yield	
		(a)	The Portfolio Yield for the related Monthly Period	12.99%
			folio Adjusted Yield for the hly Period	7.86%
C. E	loa	ting 1	Rate Determinations	
			tes for the related Interest Period: and Class B determination -	1.83875%
	Coli	later	al Interest determination -	1.84000%

MBNA AMERICA BANK, NATIO Christopher Harris NAL ASSOCIATION, Servicer Name: Christopher Harris Title: First Vice President

2001-A

CLASS A CUSI262TGA5Exhibit 20.13 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 JULY 31, 2002

The information which is required to be prepared with respect to the Distribution Date of August 15, 2002, and with respect to the performance of the trust during the month of July, 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\$1.807257

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\$2.100035

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 \$90,793,332.85 (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 \$8,011,176.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,011,176.55

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 \$66,968,518,327.74

(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:

July 1, 2002 through July 24, 2002 1.17% July 25, 2002 through July 31, 20021.12%

(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 - -----

(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

(e)150 or more days:0.66%456,599,297.11

Total5.22%3,584,322,677.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,356,150.88

(b) The Class A Investor Default Amount for the related Monthly Period \$2,852,728.30

(c) The Class B Investor Default Amount for the related Monthly Period \$251,711.29

(d) The Collateral Default Amount for the related Monthly Period \$251,711.29

5. Investor Charge Offs

(a)The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 \_\_\_\_\_

(b)The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00

(c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 -----

(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00
\_\_\_\_\_

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00
\_\_\_\_\_\_

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 \_\_\_\_\_

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 \_\_\_\_\_

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$58,593.75

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00
\_\_\_\_\_

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00 (e)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

8.Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 \_\_\_\_\_

(2)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 \_\_\_\_\_

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,357,080.31

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$825,624.79

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 \$9,755,517.81 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$860,781.04

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$860,781.04

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.99%

(b) The Portfolio Adjusted Yield 7.42%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.83875%

MBNA AMERICA BANK, NATIO Christopher Harris NAL ASSOCIATION, Servicer Name: Christopher Harris Title: First Vice President

2001-В