

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: February 18, 2003

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 jurisdiction of incorporation)	----- (Commission File Number)	----- (IRS Employer Identification No.)

-----  
Wilmington, DE 19884-0781  
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-----  
(Address of principal executive office)  
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Registrant's telephone number, including area code (800) 362-6255.  
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ITEM 5. OTHER EVENTS

On February 18, 2003 the MBNA Master Credit Card Trust II Series 2000-B (the "Series") will be terminated in accordance with the provisions of Section 10 of the Series 2000-B Supplement dated as of March 28, 2000, to the Pooling and Servicing Agreement dated as of August 4, 1994 (the "Pooling and Servicing Agreement") and subsection 12.03 of the Pooling and Servicing Agreement. Final Payment will be made on the Series certificates after presentation and surrender of the Series certificates at the offices of The Bank of New York, as the Trustee.

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

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

20.1. Series 1995-A Certificateholders' Statement for the month ended January 31, 2003.

20.2. Series 1995-C Certificateholders' Statement for the month ended January 31, 2003.

20.3. Series 1996-A Certificateholders' Statement for the month ended January 31, 2003.

20.4. Series 1996-B Certificateholders' Statement for the month ended January 31, 2003.

20.5. Series 1996-E Certificateholders' Statement for the month ended January 31, 2003.

20.6. Series 1996-G Certificateholders' Statement for the month ended January 31, 2003.

20.7. Series 1996-J Certificateholders' Statement for the month ended January 31, 2003.

20.8. Series 1996-K Certificateholders' Statement for the month ended January 31, 2003.

20.9. Series 1996-M Certificateholders' Statement for the month ended

January 31, 2003.

20.10. Series 1997-B Certificateholders' Statement for the month ended January 31, 2003.

20.11. Series 1997-C Certificateholders' Statement for the month ended January 31, 2003.

20.12. Series 1997-I Certificateholders' Statement for the month ended January 31, 2003.

20.13. Series 1997-J Certificateholders' Statement for the month ended January 31, 2003.

20.14. Series 1997-K Certificateholders' Statement for the month ended January 31, 2003.

20.15. Series 1998-A Certificateholders' Statement for the month ended January 31, 2003.

20.16. Series 1998-C Certificateholders' Statement for the month ended January 31, 2003.

20.17. Series 1998-D Certificateholders' Statement for the month ended January 31, 2003.

20.18. Series 1998-E Certificateholders' Statement for the month ended January 31, 2003.

20.19. Series 1998-F Certificateholders' Statement for the month ended January 31, 2003.

20.20. Series 1998-G Certificateholders' Statement for the month ended January 31, 2003.

20.21. Series 1998-J Certificateholders' Statement for the month ended January 31, 2003.

20.22. Series 1999-A Certificateholders' Statement for the month ended January 31, 2003.

20.23. Series 1999-B Certificateholders' Statement for the month ended January 31, 2003.

20.24. Series 1999-D Certificateholders' Statement for the month ended January 31, 2003.

20.25. Series 1999-G Certificateholders' Statement for the month ended January 31, 2003.

20.26. Series 1999-H Certificateholders' Statement for the month ended January 31, 2003.

20.27. Series 1999-J Certificateholders' Statement for the month ended January 31, 2003.

20.28. Series 1999-L Certificateholders' Statement for the month ended January 31, 2003.

20.29. Series 1999-M Certificateholders' Statement for the month ended January 31, 2003.

20.30. Series 2000-A Certificateholders' Statement for the month ended January 31, 2003.

20.31. Series 2000-B Certificateholders' Statement for the month ended January 31, 2003.

20.32. Series 2000-C Certificateholders' Statement for the month ended January 31, 2003.

20.33. Series 2000-D Certificateholders' Statement for the month ended January 31, 2003.

20.34. Series 2000-E Certificateholders' Statement for the month ended January 31, 2003.

20.35. Series 2000-F Certificateholders' Statement for the month ended January 31, 2003.

20.36. Series 2000-G Certificateholders' Statement for the month ended January 31, 2003.

20.37. Series 2000-H Certificateholders' Statement for the month ended January 31, 2003.

20.38. Series 2000-I Certificateholders' Statement for the month ended January 31, 2003.

20.39. Series 2000-K Certificateholders' Statement for the month ended January 31, 2003.

20.40. Series 2000-L Certificateholders' Statement for the month ended January 31, 2003.

20.41. Series 2001-A Certificateholders' Statement for the month ended January 31, 2003.

20.42. Series 2001-B Certificateholders' Statement for the month ended January 31, 2003.

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: February 18, 2003

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: /s/Christopher Harris

-----  
Name: Christopher Harris

Title: First Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.548889
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	\$1.718889
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.993599
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	\$71,601,859.82
(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,703,542.09
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,995,583.84
2. Principal Receivables in the Trust	
(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$69,400,578,294.53
(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$25,875,000.00
(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$48,875,000.00
(h) The Floating Investor Percentage with respect to the period:  January 1, 2003 through January 31, 2003	0.81%
(i) The Class A Floating Allocation with respect to the related Monthly Period	0.870
(j) The Class B Floating Allocation with respect to the related Monthly Period	0.045
(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085

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

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.88%	1,341,869,766.70
(b) 60 - 89 days:	1.16%	825,580,570.39
(c) 90 - 119 days:	0.96%	686,664,668.03
(d) 120 - 149 days:	0.89%	633,975,199.60
(e) 150 or more days:	0.83%	585,585,337.10
Total	5.72%	4,073,675,541.82

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,876,017.22
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,502,135.10
(c) The Class B Investor Default Amount for the related Monthly Period	\$129,420.67
(d) The Collateral Default Amount for the related Monthly Period	\$244,461.45

### 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
(l) 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	\$521,093.75
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45
7. Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b) The amount of Reallocated Class B Principal Collections with respect to	

	this Distribution Date	\$ 0.00
		-----
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
		-----
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
		-----
8.	Collection of Finance Charge Receivables	
(a)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$7,144,295.49
		-----
(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	\$369,532.23
		-----
(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	\$698,005.93
		-----
9.	Principal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date	\$ 0.00
		-----
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
		-----
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
		-----
(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		-----
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
		-----
10.	Available Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,831,639.24
		-----
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$353,360.35
		-----



(c) The amount of Collateral Available  
Funds on deposit in the Finance Charge  
Account on the related Transfer Date \$667,459.06  
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11. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period 11.14%  
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(b) The Portfolio Adjusted Yield 7.35%  
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C. Floating Rate Determinations

LIBOR rates for the Interest Period of  
January 15, 2003 to February 17, 2003: 1.37000%  
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MBNA AMERICA BANK,  
NATIO Christopher Harris  
NAL ASSOCIATION,  
Servicer  
Name: Christopher Harris  
Title: First Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$5.375000
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.690556
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.973889
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 \$71,601,859.82

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$3,703,542.09

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,995,583.84

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,400,578,294.53

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period \$575,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period \$575,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$500,250,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$500,250,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$25,875,000.00

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$48,875,000.00

(h) The Floating Investor Percentage with respect to the period:  
January 1, 2003 through January 31, 2003 0.81%

(i) The Class A Floating Allocation with respect to the related Monthly Period 0.870

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.88%	1,341,869,766.70
(b) 60 - 89 days:	1.16%	825,580,570.39
(c) 90 - 119 days:	0.96%	686,664,668.03
(d) 120 - 149 days:	0.89%	633,975,199.60
(e) 150 or more days:	0.83%	585,585,337.10
Total	5.72%	4,073,675,541.82

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,876,017.22	-----
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,502,135.10	-----
(c) The Class B Investor Default Amount for the related Monthly Period	\$129,420.67	-----
(d) The Collateral Default Amount for the related Monthly Period	\$244,461.45	-----

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 -----
(l) 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	\$521,093.75 -----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13 -----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45 -----
7. Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00 -----

(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8. 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 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. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,782,030.61
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$353,360.35
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$667,459.06
10. Collection of Finance Charge Receivables		
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal 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	\$9,094,686.86
(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	\$369,532.23
(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

\$698,005.93  
-----

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date	\$1,950,391.37 -----
(b) The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00 -----

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	11.14% -----
(b) The Portfolio Adjusted Yield	7.42% -----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of  
January 15, 2003 to February 17, 2003: 1.37000%  
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D. Information regarding the status of the  
Interest Rate Swap and the Swap Counterparty

1. The Mark-to-Market Amount, if any, for the related Monthly Period.	\$ N/A -----
2. Has the Interest Reserve Account been established?	No -----
3. Has the Interest Reserve Account been funded?	No -----
4. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any	\$ 0.00 -----
5. How many funds withdrawn from the Interest Reserve Account were utilized?  none	
6. Has the Interest Rate Swap been Terminated?	No -----
7. Long 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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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	\$1000.000000
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	\$647.058824
4. The amount of distribution in respect of Class A Monthly Interest	\$1.492222
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	\$1.615000
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.737778
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

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



	which were allocated in respect of the Class A Certificates	\$87,167,483.80 -----
(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	\$4,508,663.82 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,516,363.84 -----
2. Principal Receivables in the Trust		
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$69,400,578,294.53 -----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period	\$700,000,000.00 -----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period	\$700,000,000.00 -----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$609,000,000.00 -----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$609,000,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$31,500,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$59,500,000.00 -----
(h)	The Floating Investor Percentage with respect to the period:  January 1, 2003 through January 31, 2003	0.99%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870 -----
(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.045 -----
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085 -----

(l) The Fixed Investor Percentage with respect to the related Monthly Period	0.99%
(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
(o) 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	Aggregate Account Balance
(a) 30 - 59 days:	1.88%	1,341,869,766.70
(b) 60 - 89 days:	1.16%	825,580,570.39
(c) 90 - 119 days:	0.96%	686,664,668.03
(d) 120 - 149 days:	0.89%	633,975,199.60
(e) 150 or more days:	0.83%	585,585,337.10
Total	5.72%	4,073,675,541.82

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,501,238.72
(b) The Class A Investor Default Amount for the related Monthly Period	\$3,046,077.63
(c) The Class B Investor Default Amount for the related Monthly Period	\$157,555.81
(d) The Collateral Default Amount for the related Monthly Period	\$297,605.28

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
(l) 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>6. Investor Servicing Fee</b>	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$634,375.00
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$32,812.50
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$61,979.17
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$437,500.00
<b>7. Reallocations</b>	
(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	\$21,000,000.00 -----
(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 but prior to withdrawals)	\$609,000,000.00 -----
(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. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,316,778.34 -----
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$430,178.29 -----
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$812,558.92 -----
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, allocated in respect of the Class A Certificates	\$8,697,403.34 -----
(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	\$449,865.79 -----
(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

\$849,746.42  
-----

11. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period

11.14%  
-----

(b) The Portfolio Adjusted Yield

7.43%  
-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of  
January 15, 2003 to February 17, 2003: 1.37000%  
-----

MBNA AMERICA BANK,  
NATIO Christopher Harris

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

1996-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.539444
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	\$1.643333
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.987222
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	\$62,262,485.55	-----
(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,220,477.12	-----
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,083,119.93	-----
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	\$69,400,578,294.53	-----
(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00	-----
(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00	-----
(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00	-----
(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00	-----
(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00	-----
(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00	-----
(h) The Floating Investor Percentage with respect to the period:  January 1, 2003 through January 31, 2003	0.70%	
(i) The Class A Floating Allocation with respect to the related Monthly Period	0.870	-----
(j) The Class B Floating Allocation with respect to the related Monthly	0.045	-----
(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085	-----

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.88%	1,341,869,766.70
(b) 60 - 89 days:	1.16%	825,580,570.39
(c) 90 - 119 days:	0.96%	686,664,668.03
(d) 120 - 149 days:	0.89%	633,975,199.60
(e) 150 or more days:	0.83%	585,585,337.10
		-----
Total	5.72%	4,073,675,541.82
		-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,500,884.86	-----
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,175,769.66	-----
(c) The Class B Investor Default Amount for the related Monthly Period	\$112,539.91	-----
(d) The Collateral Default Amount for the related Monthly Period	\$212,575.29	-----

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
	-----
(l) 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	\$453,125.00
	-----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
	-----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
	-----
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
	-----
7. Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	-----
(b) The amount of Reallocated Class B	

Principal Collections with respect to this Distribution Date	\$ 0.00
(c) The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,940,555.76
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$307,270.39
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$580,399.43
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	\$6,212,430.76
(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	\$321,332.89
(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

\$606,961.93

-----

11. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period

11.14%

-----

(b) The Portfolio Adjusted Yield

7.36%

-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of  
January 15, 2003 to February 17, 2003: 1.37000%

-----

MBNA AMERICA BANK,  
NATIO Christopher Harris

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

1996-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.454444
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	\$1.586667
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.836945
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 \$91,246,748.66  
 -----

(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 \$8,051,187.57  
 -----

(c) The aggregate amount of Collections  
 of Principal Receivables processed  
 during the related Monthly Period  
 which were allocated in respect of  
 the Collateral Interest \$8,051,187.57  
 -----

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal  
 Receivables in the Trust as of the  
 end of the day on the last day of  
 the related Monthly Period \$69,400,578,294.53  
 -----

(b) The amount of Principal Receivables  
 in the Trust represented by the  
 Investor Interest of Series 1996-E  
 as of the end of the day on the last  
 day of the related Monthly Period \$750,000,000.00  
 -----

(c) The amount of Principal Receivables  
 in the Trust represented by the  
 Adjusted Investor Interest of Series  
 1996-E as of the end of the day on the  
 last day of the related Monthly Period \$750,000,000.00  
 -----

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

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

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

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

(h) The Floating Investor Percentage with  
 respect to the period:  
 January 1, 2003 through January 31, 2003 1.06%

(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
	-----

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
	-----

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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.88%	1,341,869,766.70
	-----	-----
(b) 60 - 89 days:	1.16%	825,580,570.39
	-----	-----
(c) 90 - 119 days:	0.96%	686,664,668.03
	-----	-----
(d) 120 - 149 days:	0.89%	633,975,199.60
	-----	-----
(e) 150 or more days:	0.83%	585,585,337.10
	-----	-----
Total	5.72%	4,073,675,541.82
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,751,327.37
	-----

(b) The Class A Investor Default Amount for the related Monthly Period	\$3,188,628.05
	-----

(c) The Class B Investor Default Amount for the related Monthly Period	\$281,349.66
	-----

(d) The Collateral Default Amount for the related Monthly Period	\$281,349.66
	-----

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
(l) 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
8. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,705,987.04
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$768,175.65
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$768,175.65
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	\$9,104,424.54
(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	\$803,331.90



(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

\$803,331.90  
-----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.14%  
-----

(b) The Portfolio Adjusted Yield

7.46%  
-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of January 15, 2003 to February 17, 2003:

Class A and Class B determination -

1.37000%  
-----

MBNA AMERICA BANK,  
NATIO Christopher Harris

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.463889
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	\$1.624445
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.814074
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 \$60,831,169.09  
 -----

(b) The aggregate amount of Collections  
 of Principal Receivables processed  
 during the related Monthly Period  
 which were allocated in respect of  
 the Class B Certificates \$5,367,451.58  
 -----

(c) The aggregate amount of Collections  
 of Principal Receivables processed  
 during the related Monthly Period  
 which were allocated in respect of  
 the Collateral Interest \$5,367,451.58  
 -----

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 \$69,400,578,294.53  
 -----

(b) The amount of Principal Receivables  
 in the Trust represented by the  
 Investor Interest of Series 1996-G  
 as of the end of the day on the last  
 day of the related Monthly Period \$500,000,000.00  
 -----

(c) The amount of Principal Receivables  
 in the Trust represented by the  
 Adjusted Investor Interest of Series  
 1996-G as of the end of the day on the  
 last day of the related Monthly Period \$500,000,000.00  
 -----

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

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

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

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

(h) The Floating Investor Percentage with  
 respect to the period:  
 January 1, 2003 through January 31, 2003 0.70%

(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  
-----

(l) The Fixed Investor Percentage with respect to the related Monthly Period N/A  
-----

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

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

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

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30- 59 days:	1.88%	1,341,869,766.70
(b) 60 - 89 days:	1.16%	825,580,570.39
(c) 90 - 119 days:	0.96%	686,664,668.03
(d) 120 - 149 days:	0.89%	633,975,199.60
(e) 150 or more days:	0.83%	585,585,337.10
Total	5.72%	4,073,675,541.82

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,500,884.51  
-----

(b) The Class A Investor Default Amount for the related Monthly Period \$2,125,752.13  
-----

(c) The Class B Investor Default Amount for the related Monthly Period \$187,566.19  
-----

(d) The Collateral Default Amount for the related Monthly Period \$187,566.19  
-----

### 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
	-----
(l) 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 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. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,803,991.57
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$512,116.63
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$512,116.63
10. Collection of Finance Charge Receivables		
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,069,616.57
(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

\$535,554.13  
-----

(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

\$535,554.13  
-----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.14%  
-----

(b) The Portfolio Adjusted Yield

7.44%  
-----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

January 15, 2003 to February 17, 2003: 1.37000%  
-----

Collateral Interest Determination for the Interest Period of

January 14, 2003 to February 14, 2003: 1.37250%  
-----

MBNA AMERICA BANK,  
NATIO Christopher Harris

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

1996-G

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.435556
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	\$1.633889
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.655486
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 \$121,662,328.19  
 -----

(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 \$10,734,913.50  
 -----

(c) The aggregate amount of Collections  
 of Principal Receivables processed  
 during the related Monthly Period  
 which were allocated in respect of  
 the Collateral Interest \$10,734,913.50  
 -----

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 \$69,400,578,294.53  
 -----

(b) The amount of Principal Receivables  
 in the Trust represented by the  
 Investor Interest of Series 1996-J  
 as of the end of the day on the last  
 day of the related Monthly Period \$1,000,000,000.00  
 -----

(c) The amount of Principal Receivables  
 in the Trust represented by the  
 Adjusted Investor Interest of Series  
 1996-J as of the end of the day on the  
 last day of the related Monthly Period \$1,000,000,000.00  
 -----

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

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

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

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

(h) The Floating Investor Percentage with  
 respect to the period:  
 January 1, 2003 through January 31, 2003 1.41%

(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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.88%	1,341,869,766.70
(b) 60 - 89 days:	1.16%	825,580,570.39
(c) 90 - 119 days:	0.96%	686,664,668.03
(d) 120 - 149 days:	0.89%	633,975,199.60
(e) 150 or more days:	0.83%	585,585,337.10
Total	5.72%	4,073,675,541.82

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 5,001,769.40
(b) The Class A Investor Default Amount for the related Monthly Period	\$4,251,503.88
(c) The Class B Investor Default Amount for the related Monthly Period	\$375,132.76
(d) The Collateral Default Amount for the related Monthly Period	\$375,132.76

5. Investor Charge Offs

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

Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	-----
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(l) 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 as of the close of business on this Distribution Date	\$75,000,000.00
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00

8. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,607,982.36
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,024,233.79
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,024,233.79

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, allocated in respect of the Class A Certificates	\$12,139,232.36
--	-----------------

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$1,071,108.79  
-----

(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 \$1,071,108.79  
-----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.14%  
-----

(b) The Portfolio Adjusted Yield 7.48%  
-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of

January 15, 2003 to February 17, 2003:  
Class A and Class B determination - 1.37000%  
-----

January 14, 2003 to February 14, 2003:  
Collateral Interest determination - 1.37250%  
-----

MBNA AMERICA BANK,  
NATIO Christopher Harris

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.416667
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.624444
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.698542
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 \$121,662,328.19  
 -----

(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 \$10,734,913.50  
 -----

(c) The aggregate amount of Collections  
 of Principal Receivables processed  
 during the related Monthly Period  
 which were allocated in respect of  
 the Collateral Interest \$10,734,913.50  
 -----

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 \$69,400,578,294.53  
 -----

(b) The amount of Principal Receivables  
 in the Trust represented by the  
 Investor Interest of Series 1996-K  
 as of the end of the day on the last  
 day of the related Monthly Period \$1,000,000,000.00  
 -----

(c) The amount of Principal Receivables  
 in the Trust represented by the  
 Adjusted Investor Interest of Series  
 1996-K as of the end of the day on the  
 last day of the related Monthly Period \$1,000,000,000.00  
 -----

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

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

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

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

(h) The Floating Investor Percentage with  
 respect to the period:  
 January 1, 2003 through January 31, 2003 1.41%

(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  
-----

(l) The Fixed Investor Percentage with respect to the related Monthly Period N/A  
-----

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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.88%	1,341,869,766.70
(b) 60 - 89 days:	1.16%	825,580,570.39
(c) 90 - 119 days:	0.96%	686,664,668.03
(d) 120 - 149 days:	0.89%	633,975,199.60
(e) 150 or more days:	0.83%	585,585,337.10
Total	5.72%	4,073,675,541.82

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$ 5,001,769.40  
-----

(b) The Class A Investor Default Amount for the related Monthly Period \$4,251,503.88  
-----

(c) The Class B Investor Default Amount for the related Monthly Period \$375,132.76  
-----

(d) The Collateral Default Amount for the related Monthly Period \$375,132.76  
-----

5. Investor Charge Offs

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

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

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

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



(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00 -----
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00 -----
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(l) 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 as of the close of business on this Distribution Date	\$75,000,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
8. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,607,982.36
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,024,233.79
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,024,233.79
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, allocated in respect of the Class A Certificates	\$12,139,232.36
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,071,108.79
(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

\$1,071,108.79  
-----

11. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period

11.14%  
-----

(b) The Portfolio Adjusted Yield

7.50%  
-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of

January 15, 2003 to February 17, 2003:  
Class A and Class B determination -

1.37000%  
-----

January 14, 2003 to February 14, 2003:  
Collateral Interest determination -

1.37250%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servi Christopher Harris

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Name: Christopher Harris  
Title: First Vice President

1996-K

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 is set forth below.

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

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
	-----
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
	-----
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
	-----
4. The amount of distribution in respect of Collateral Monthly Interest	\$1.814792
	-----
5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000
	-----

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

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$1.445000
	-----
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	\$1.652778
	-----
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	\$1,889,114.58
---	----------------

2. The amount of the current quarterly interest distribution in respect of Class A	\$1,715,937.50
3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount	\$ 4.037500
4. The amount of the current quarterly interest distribution in respect of Class B	\$173,177.08
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	\$ 4.618055

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	\$60,831,169.09
(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$5,367,451.58
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,367,451.58

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	\$69,400,578,294.53
(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:  
January 1, 2003 through January 31, 2003 0.70%

(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  
-----

(l) The Fixed Investor Percentage with  
respect to the related Monthly Period N/A  
-----

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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.88%	1,341,869,766.70
(b) 60 - 89 days:	1.16%	825,580,570.39
(c) 90 - 119 days:	0.96%	686,664,668.03
(d) 120 - 149 days:	0.89%	633,975,199.60
(e) 150 or more days:	0.83%	585,585,337.10
Total	5.72%	4,073,675,541.82

4. Investor Default Amount

(a) The Aggregate Investor Default Amount  
for the related Monthly Period \$2,500,884.51  
-----

(b) The Class A Investor Default Amount  
for the related Monthly Period \$2,125,752.13  
-----

(c) The Class B Investor Default Amount  
for the related Monthly Period \$187,566.19  
-----

(d) The Collateral Default Amount for the related Monthly Period	\$187,566.19
-----	
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
-----	
(l) 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 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. Principal Funding Account

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

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

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00  
-----

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

(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00  
-----

9. 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) \$1,889,114.58  
-----



(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$614,125.00 -----
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$61,979.16 -----
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$1,296.28 -----

10. Available Funds

(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,805,287.85 -----
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$512,116.63 -----
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$512,116.63 -----

11. Collection of Finance Charge Receivables

(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,070,912.85 -----
(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	\$535,554.13 -----
(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	\$535,554.13 -----

12. Portfolio Yield

(a)	The Portfolio Yield for the related Monthly Period	11.14% -----
(b)	The Portfolio Adjusted Yield	7.48% -----

E. LIBOR Determinations

LIBOR rates for the related Interest Period:

Class A and Class B determination -	1.40000% -----
Collateral Interest determination -	1.37250% -----

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

1996-M

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Class C Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.445000
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	\$1.624444
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Class C Monthly Interest	\$2.191111
11. The amount of distribution in respect of Class C Deficiency Amounts	\$0.000000
12. The amount of distribution in respect of Class C Additional Interest	\$ 0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$121,662,328.19 -----
(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	\$10,734,913.50 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class C Interest	\$10,734,913.50 -----
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	\$69,400,578,294.53 -----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00 -----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00 -----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00 -----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 -----
(h)	The amount of Principal Receivables in the Trust represented by the Class C Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 -----
(i)	The amount of Principal Receivables in the Trust represented by the Class C Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 -----

(j) The Floating Investor Percentage with respect to the period:	
January 1, 2003 through January 31, 2003	1.41%
(k) The Class A Floating Allocation with respect to the related Monthly Period	0.850 -----
(l) 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 -----
(o) 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:	1.88% -----	1,341,869,766.70 -----
(b) 60 - 89 days:	1.16% -----	825,580,570.39 -----
(c) 90 - 119 days:	0.96% -----	686,664,668.03 -----
(d) 120 - 149 days:	0.89% -----	633,975,199.60 -----
(e) 150 or more days:	0.83% -----	585,585,337.10 -----
Total	5.72% -----	4,073,675,541.82 -----

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 5,001,769.40 -----
(b) The Class A Investor Default Amount for the related Monthly Period	\$4,251,503.88 -----
(c) The Class B Investor Default Amount for the related Monthly Period	\$375,132.76 -----
(d) The Class C Default Amount for the related Monthly Period	\$375,132.76 -----

### 5. Investor Charge Offs

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

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

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

10. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,607,982.36
	-----
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,024,233.79
	-----
(c) The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,024,233.79
	-----

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, allocated in respect of the Class A Certificates	\$12,139,232.36
	-----
(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,071,108.79
	-----
(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests	\$1,071,108.79
	-----

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	11.14%
	-----
(b) The Portfolio Adjusted Yield	7.44%
	-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of

January 15, 2003 to February 17, 2003: 1.37000%

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MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servi Christopher Harris  
cer

Name: Christopher Harris  
Title: First Vice President

1997-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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	\$1.397778
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	\$1.577222
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.698542
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	\$91,246,748.66
--	-----------------

(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	\$8,051,187.57
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,051,187.57
2. Principal Receivables in the Trust		
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$69,400,578,294.53
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-C as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-C as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(i)	The Floating Investor Percentage with respect to the period:  January 1, 2003 through January 31, 2003	1.06%
(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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.88%	1,341,869,766.70
(b) 60 - 89 days:	1.16%	825,580,570.39
(c) 90 - 119 days:	0.96%	686,664,668.03
(d) 120 - 149 days:	0.89%	633,975,199.60
(e) 150 or more days:	0.83%	585,585,337.10
Total	5.72%	4,073,675,541.82

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,751,327.37
(b) The Class A Investor Default Amount for the related Monthly Period	\$3,188,628.05
(c) The Class B Investor Default Amount for the related Monthly Period	\$281,349.66
(d) The Collateral Default Amount for the related Monthly Period	\$281,349.66

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
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
7. Reallocations	

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

8. Principal Funding Account

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

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,705,987.04
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account	

on the related Transfer Date \$768,175.65  
-----

(c) The amount of Collateral Available  
Funds on deposit in the Finance Charge  
Account on the related Transfer Date \$768,175.65  
-----

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 \$9,104,424.54  
-----

(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 \$803,331.90  
-----

(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 \$803,331.90  
-----

11. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period 11.14%  
-----

(b) The Portfolio Adjusted Yield 7.52%  
-----

C. Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination - 1.37000%  
-----

Collateral Interest determination - 1.37250%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Christopher Harris  
Servicer

Name: Christopher Harris  
Title: First Vice Presiden

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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	\$1.586667
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.741597
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 \$91,246,748.66  
 -----

(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 \$8,051,187.57  
 -----

(c) The aggregate amount of Collections  
 of Principal Receivables processed  
 during the related Monthly Period  
 which were allocated in respect of  
 the Collateral Interest \$8,051,187.57  
 -----

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal  
 Receivables in the Trust as of the  
 end of the day on the last day of  
 the related Monthly Period \$69,400,578,294.53  
 -----

(b) The amount of Principal Receivables  
 in the Trust represented by the  
 Investor Interest of Series 1997-I  
 as of the end of the day on the last  
 day of the related Monthly Period \$750,000,000.00  
 -----

(c) The amount of Principal Receivables  
 in the Trust represented by the  
 Adjusted Investor Interest of Series  
 1997-I as of the end of the day on the  
 last day of the related Monthly Period \$750,000,000.00  
 -----

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

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

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

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

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

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

January 1, 2003 through January 31, 2003 1.06%

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.88% -----	1,341,869,766.70 -----
(b) 60 - 89 days:	1.16% -----	825,580,570.39 -----
(c) 90 - 119 days:	0.96% -----	686,664,668.03 -----
(d) 120 - 149 days:	0.89% -----	633,975,199.60 -----
(e) 150 or more days:	0.83% -----	585,585,337.10 -----
Total	5.72% -----	4,073,675,541.82 -----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,751,327.37 -----
(b) The Class A Investor Default Amount for the related Monthly Period	\$3,188,628.05 -----
(c) The Class B Investor Default Amount for the related Monthly Period	\$281,349.66 -----
(d) The Collateral Default Amount for the related Monthly Period	\$281,349.66 -----

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

Servicer for the related Monthly  
Period \$58,593.75  
-----

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

7. Reallocations

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

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

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

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

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

8. Collection of Finance Charge Receivables

(a) Class A Available Funds plus Servicer  
Interchange Allocated to Class A \$ 11,707,827.91  
-----

(b) Class B Available Funds plus Servicer  
Interchange Allocated to Class B \$ 803,331.90  
-----

(c) Collateral Interest Available Funds  
plus Servicer Interchange Allocated  
to the Collateral Interest \$ 803,331.90  
-----

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
-----	
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 Fund	\$ 0.00
-----	
12. Swap Cash Flows	
(a) The amount of the Net Swap Receipt for the related Transfer Date	\$2,603,403.37
-----	
(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	\$11,309,390.41
-----	
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 768,175.65 -----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 768,175.65 -----
-----	
14. Portfolio Yield	
(a) The Portfolio Yield for the related Monthly Period	11.14% -----
(b) The Portfolio Adjusted Yield	7.54% -----
-----	
C. Floating Rate Determinations	
LIBOR rates for the related Interest Period:	
Class B determination	-1.37000% -----
Collateral Interest determination	-1.37250% -----
-----	
D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty	
1. Has the Interest Reserve Account been established?	No -----
2. Has the Interest Reserve Account been funded?	No -----
3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any	\$0.00 -----
4. How any funds withdrawn from the Interest Reserve Account were utilized?	

N/A

5. Has the Interest Rate Swap been Terminated?

No

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MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servi Christopher Harris  
cer

Name: Christopher Harris  
Title: First Vice Presiden

1997-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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	\$1.407222	-----
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	\$1.577222	-----
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000	-----
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000	-----
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.720070	-----
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	\$91,246,748.66
--	-----------------

(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 \$8,051,187.57

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,051,187.57

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,400,578,294.53

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-J as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

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

January 1, 2003 through January 31, 2003 1.06%

(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  
-----

(l) 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  
-----

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.88%	1,341,869,766.70
(b) 60 - 89 days:	1.16%	825,580,570.39
(c) 90 - 119 days:	0.96%	686,664,668.03
(d) 120 - 149 days:	0.89%	633,975,199.60
(e) 150 or more days:	0.83%	585,585,337.10
Total	5.72%	4,073,675,541.82

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,751,327.37  
-----

(b) The Class A Investor Default Amount for the related Monthly Period \$3,188,628.05  
-----

(c) The Class B Investor Default Amount for the related Monthly Period \$281,349.66  
-----

(d) The Collateral Default Amount for the related Monthly Period \$281,349.66  
-----

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

7. Reallocations

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

8. Principal Funding Account

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

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,705,987.04
---	----------------

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$768,175.65 -----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$768,175.65 -----

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	\$9,104,424.54 -----
(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	\$803,331.90 -----
(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	\$803,331.90 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	11.14% -----
(b) The Portfolio Adjusted Yield	7.51% -----

C. Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -	1.37000% -----
Collateral Interest determination -	1.37250% -----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servi Christopher Harris  
cer

Name: Christopher Harris  
Title: First Vice Presiden

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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	\$1.407222
	-----
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	\$1.596111
	-----
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
	-----
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
	-----
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.784653
	-----
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	\$91,246,748.66
	-----

(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	\$8,051,187.57 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,051,187.57 -----
 2. Principal Receivables in the Trust		
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$69,400,578,294.53 -----
(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:  January 1, 2003 through January 31, 2003	1.06%
(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 -----

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

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.88%	1,341,869,766.70
(b) 60 - 89 days:	1.16%	825,580,570.39
(c) 90 - 119 days:	0.96%	686,664,668.03
(d) 120 - 149 days:	0.89%	633,975,199.60
(e) 150 or more days:	0.83%	585,585,337.10
Total	5.72%	4,073,675,541.82

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,751,327.37
(b) The Class A Investor Default Amount for the related Monthly Period	\$3,188,628.05
(c) The Class B Investor Default Amount for the related Monthly Period	\$281,349.66
(d) The Collateral Default Amount for the related Monthly Period	\$281,349.66

### 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
		-----
(l)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
		-----
6.	Investor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50
		-----
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
		-----
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
		-----
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
		-----
7.	Reallocations	
(a)	The amount of Reallocated Collateral	



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

8. Principal Funding Account

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

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,705,987.04
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$768,175.65

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$768,175.65
--	--------------

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	\$9,104,424.54
--	----------------

(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	\$803,331.90
---	--------------

(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	\$803,331.90
---	--------------

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	11.14%
--	--------

(b) The Portfolio Adjusted Yield	7.50%
----------------------------------	-------

C. Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -	1.37000%
Collateral Interest determination -	1.37250%

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servi Christopher Harris  
cer

Name: Christopher Harris  
Title: First Vice President

CLASS A CUSI262TDC4Exhibit 20.15  
CLASS B CUSIP 55262TDD2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING JANUARY 31, 2003

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The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$1.397778  
-----

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\$1.539444  
-----

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

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

10.The amount of distribution in respect of  
Collateral Monthly Interest\$1.655486  
-----

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 \$91,246,748.66  
-----

(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 \$8,051,187.57  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$8,051,187.57  
-----

## 2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables  
in the Trust as of the end of the day on  
the last day of the related Monthly Period \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 1.06%

(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  
-----

(l)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:1.88%1,341,869,766.70  
-----

(b) 60 - 89 days:1.16%825,580,570.39  
-----

(c) 90 - 119 days:0.96%686,664,668.03  
-----

(d)120 - 149 days:0.89%633,975,199.60  
-----

(e)150 or more days:0.83%585,585,337.10  
-----

Total15.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$3,751,327.37  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$3,188,628.05  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$281,349.66  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$281,349.66  
-----

### 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  
-----

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

#### 6. Investor Servicing Fee

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

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

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

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

#### 7. Reallocations

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

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

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

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

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

#### 8. Principal Funding Account

(a)The principal amount on deposit in the

Principal Funding Account on the related  
Transfer Date (after taking into account  
deposits on such date but prior to  
withdrawals) \$ 0.00  
-----

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

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

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

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

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

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

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

#### 9.Available Funds

(a)The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$8,705,987.04  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$768,175.65  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$768,175.65  
-----

#### 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 \$9,104,424.54  
-----

(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 \$803,331.90  
-----

(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 \$803,331.90  
-----

11.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 11.14%  
- -----

(b)The Portfolio Adjusted Yield 7.53%  
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.37000%  
- -----

Collateral Interest determination - 1.37250%  
- -----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servi Christopher Harris  
cer

Name: Christopher Harris  
Title: First Vice President

1998-A



FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$1.369444  
-----

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\$1.530000  
-----

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 \$91,246,748.66  
-----

(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 \$8,051,187.57  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,051,187.57  
-----

## 2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 20031.06%

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

(l)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:1.88%1,341,869,766.70  
-----  
(b) 60 - 89 days:1.16%825,580,570.39  
-----  
(c) 90 - 119 days:0.96%686,664,668.03  
-----  
(d)120 - 149 days:0.89%633,975,199.60  
-----  
(e)150 or more days:0.83%585,585,337.10  
-----

Total15.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,751,327.37  
-----

(b)The Class A Investor Default Amount for the related Monthly Period \$3,188,628.05  
-----

(c)The Class B Investor Default Amount for the related Monthly Period \$281,349.66  
-----

(d)The Collateral Default Amount for the related Monthly Period \$281,349.66  
-----

### 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  
-----

(l)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 \$8,705,987.04  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$768,175.65  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$768,175.65  
-----

#### 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 \$9,104,424.54  
-----

(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 \$803,331.90  
-----

(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 \$803,331.90  
-----

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.14%  
- -----

(b)The Portfolio Adjusted Yield 7.22%  
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.37000%  
- -----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer Christopher Harris

Name: Christopher Harris  
Title: First Vice President

1998-C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$1.530000  
-----

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 \$67,987,771.40  
-----

(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 \$6,011,555.22  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,011,555.22  
-----

## 2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 0.79%

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

(l)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:1.88%1,341,869,766.70  
-----  
(b) 60 - 89 days:1.16%825,580,570.39  
-----  
(c) 90 - 119 days:0.96%686,664,668.03  
-----  
(d)120 - 149 days:0.89%633,975,199.60  
-----  
(e)150 or more days:0.83%585,585,337.10  
-----

Total15.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$2,795,989.34  
-----

(b)The Class A Investor Default Amount for the related Monthly Period \$2,375,840.40  
-----

(c)The Class B Investor Default Amount for the related Monthly Period \$210,074.47  
-----

(d)The Collateral Default Amount for the related Monthly Period \$210,074.47  
-----

### 5.Investor Charge Offs

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

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

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

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

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

(f)The aggregate amount of Collateral Charge

Offs set forth in 5 (e) above per \$1,000  
of original certificate principal amount \$ 0.00  
-----

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

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

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

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

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

(l)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 \$8,470,846.65  
-----

(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 \$599,821.10  
-----

(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 \$599,821.10  
-----

#### 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\$1,687,157.77  
-----

(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 \$8,173,971.65  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$573,571.10  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$573,571.10  
-----

14.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 11.14%  
-----

(b)The Portfolio Adjusted Yield 7.31%  
-----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.37000%  
-----

D. Information Regarding the Status of the Interest Rate Swap and the Swap  
Counterparty

1.Has the Interest Reserve Account been established?Yes

2.Has the Interest Reserve Account been funded?Yes

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

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

N/A

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$ 1.436151  
-----

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\$ 1.610873  
-----

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

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

C. Information Regarding the Current Quarterly Interest Distribution

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

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

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

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

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

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Class A Certificates \$107,349,113.75  
-----

(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 \$9,475,346.39  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$9,475,346.39  
-----

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 \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 1.24%

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

(l)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:1.88%1,341,869,766.70  
-----

(b) 60 - 89 days:1.16%825,580,570.39  
-----

(c) 90 - 119 days:0.96%686,664,668.03  
-----

(d)120 - 149 days:0.89%633,975,199.60  
-----

(e)150 or more days:0.83%585,585,337.10  
-----

Total15.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$4,413,561.12  
-----



(b)The Class A Investor Default Amount for the related Monthly Period \$3,751,326.96  
-----

(c)The Class B Investor Default Amount for the related Monthly Period \$331,117.08  
-----

(d)The Collateral Default Amount for the related Monthly Period \$331,117.08  
-----

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  
-----

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

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee payable by the Trust to the Servicer for

the related Monthly Period\$781,250.01  
-----

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

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

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

#### 7.Reallocations

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

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

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

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

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

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

#### 8.Principal Funding Account

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

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

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

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

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

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

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

(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)\$1,183,752.70  
-----

(b)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class A Certificates  
on the related Transfer Date\$1,077,112.92  
-----

(c)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class B Certificates  
on the related Transfer Date\$106,639.78  
-----

(d)The Interest Funding Investment  
Proceeds deposited in the Finance  
Charge Account on the related  
Transfer Date\$ 0.00  
-----

#### 10. Available Funds

(a)The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$10,242,336.51  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$904,057.29  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$904,057.29  
-----

#### 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 \$10,711,086.51  
-----

(b)The aggregate amount of Collections of  
Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, any Principal  
Funding Investment Proceeds and amounts  
if any withdrawn from the Reserve Account  
and which were allocated in respect of  
the Class B Certificates \$945,432.29  
-----

(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 \$945,432.29

-----

12.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 11.14%

- -----

(b)The Portfolio Adjusted Yield 6.92%

- -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.37563%

- -----

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

1998-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$ 1.426111  
-----

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\$ 1.596111  
-----

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 \$60,831,169.09  
-----

(b)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Class B Certificates \$5,367,451.58  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$5,367,451.58  
-----

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 \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 0.70%

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

(l)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:1.88%1,341,869,766.70  
-----

(b) 60 - 89 days:1.16%825,580,570.39  
-----

(c) 90 - 119 days:0.96%686,664,668.03  
-----

(d)120 - 149 days:0.89%633,975,199.60  
-----

(e)150 or more days:0.83%585,585,337.10  
-----

Total15.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$2,500,884.51

-----  
(b)The Class A Investor Default Amount for  
the related Monthly Period \$2,125,752.13  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$187,566.19  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$187,566.19  
-----

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  
-----

(l)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. 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)\$1,253,555.56  
-----

(b)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class A Certificates  
on the related Transfer Date\$606,097.22  
-----

(c)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class B Certificates  
on the related Transfer Date\$59,854.17  
-----

(d)The Interest Funding Investment  
Proceeds deposited in the Finance  
Charge Account on the related  
Transfer Date\$ 627.85  
-----

#### 10. Available Funds

(a)The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$5,804,619.42  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$512,116.63  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$512,116.63  
-----

#### 11. Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of  
Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, any Principal  
Funding Investment Proceeds and amounts  
if any withdrawn from the Reserve Account  
and allocated in respect of the Class A  
Certificates \$6,070,244.42  
-----

(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 \$535,554.13  
-----

(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 \$535,554.13

-----

12.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 11.14%

- -----

(b)The Portfolio Adjusted Yield 7.05%

- -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.41000%

- -----

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

1998-F

CLASS A CUSI262TDP5Exhibit 20.20  
CLASS B CUSIP 55262TDQ3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING JANUARY 31, 2003

---

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$1.416667  
-----

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

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

7.The amount of distribution in respect of  
Class B Monthly Interest\$1.671667  
-----

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

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

10.The amount of distribution in respect of  
Collateral Monthly Interest\$1.931042  
-----

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 \$91,246,748.66  
-----

(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 \$8,051,187.57  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$8,051,187.57  
-----

## 2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables  
in the Trust as of the end of the day on  
the last day of the related Monthly Period \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 1.06%

(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  
-----

(l)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:1.88%1,341,869,766.70  
-----

(b) 60 - 89 days:1.16%825,580,570.39  
-----

(c) 90 - 119 days:0.96%686,664,668.03  
-----

(d)120 - 149 days:0.89%633,975,199.60  
-----

(e)150 or more days:0.83%585,585,337.10  
-----

Total15.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$3,751,327.37  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$3,188,628.05  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$281,349.66  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$281,349.66  
-----

### 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  
-----

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

#### 6. Investor Servicing Fee

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

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

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

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

#### 7. Reallocations

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

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

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

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

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

#### 8. Principal Funding Account

(a)The principal amount on deposit in the

Principal Funding Account on the related  
Transfer Date (after taking into account  
deposits on such date but prior to  
withdrawals) \$ 0.00  
-----

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

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

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

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

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

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

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

#### 9.Available Funds

(a)The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$8,705,987.04  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$768,175.65  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$768,175.65  
-----

#### 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 \$9,104,424.54  
-----

(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 \$803,331.90  
-----

(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 \$803,331.90  
-----

11.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 11.14%

- -----

(b)The Portfolio Adjusted Yield 7.47%

- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.37000%

- -----

Collateral Interest determination - 1.37250%

- -----

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

1998-G

CLASS A CUSI262TDT7Exhibit 20.21  
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 JANUARY 31, 2003

---

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$2.258264  
-----

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 \$94,467,215.61  
-----

(b)The aggregate amount of Collections of  
Principal Receivables processed during the

related Monthly Period which were allocated  
in respect of the Class B Certificates \$6,440,943.90  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$6,440,943.90  
-----

## 2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables  
in the Trust as of the end of the day on  
the last day of the related Monthly Period \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 1.06%

(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  
-----

(l)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:1.88%1,341,869,766.70  
-----

(b) 60 - 89 days:1.16%825,580,570.39  
-----

(c) 90 - 119 days:0.96%686,664,668.03  
-----

(d)120 - 149 days:0.89%633,975,199.60  
-----

(e)150 or more days:0.83%585,585,337.10  
-----

Total15.72%4,073,675,541.82  
-----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,751,326.65  
-----

(b)The Class A Investor Default Amount for the related Monthly Period \$3,301,167.59  
-----

(c)The Class B Investor Default Amount for the related Monthly Period \$225,079.53  
-----

(d)The Collateral Default Amount for the related Monthly Period \$225,079.53  
-----

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  
-----

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

#### 6. Investor Servicing Fee

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

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

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

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

#### 7. Reallocations

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

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

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

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

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

#### 8. Principal Funding Account

(a)The principal amount on deposit in the

Principal Funding Account on the related  
Transfer Date (after taking into account  
deposits on such date but prior to  
withdrawals) \$ 0.00  
-----

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

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

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

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

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

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

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

#### 9.Available Funds

(a)The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$9,013,256.43  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$614,539.97  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$614,539.97  
-----

#### 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 \$9,425,756.43  
-----

(b)The aggregate amount of Collections of  
Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, any Principal  
Funding Investment Proceeds and amounts  
if any withdrawn from the Reserve Account  
and which were allocated in respect of  
the Class B Certificates \$642,664.97  
-----

(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 \$642,664.97  
-----

11.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 11.14%  
- -----

(b)The Portfolio Adjusted Yield 4.03%  
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:

Collateral Interest determination - 1.37250%  
- -----

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

1998-J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$1.426111  
-----

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\$1.643333  
-----

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 \$60,831,169.09  
-----



(b)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,367,451.58  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,367,451.58  
-----

## 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 \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 0.70%

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

(l)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:1.88%1,341,869,766.70  
-----  
(b) 60 - 89 days:1.16%825,580,570.39  
-----  
(c) 90 - 119 days:0.96%686,664,668.03  
-----  
(d)120 - 149 days:0.89%633,975,199.60  
-----  
(e)150 or more days:0.83%585,585,337.10  
-----

Total15.72%4,073,675,541.82  
-----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$2,500,884.51  
-----

(b)The Class A Investor Default Amount for the related Monthly Period \$2,125,752.13  
-----

(c)The Class B Investor Default Amount for the related Monthly Period \$187,566.19  
-----

(d)The Collateral Default Amount for the related Monthly Period \$187,566.19  
-----

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  
-----

(l)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 \$5,803,991.57  
-----

(b)The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$512,116.63  
-----

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$512,116.63  
-----

#### 10.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$6,069,616.57  
-----

(b)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$535,554.13  
-----

(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 \$535,554.13  
-----

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.14%  
-----

(b)The Portfolio Adjusted Yield 7.14%  
-----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.37000%  
-----

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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 \$91,246,748.66  
-----

(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 \$8,051,187.57  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,051,187.57  
-----

## 2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 1.06%

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

(l)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:1.88%1,341,869,766.70  
-----  
(b) 60 - 89 days:1.16%825,580,570.39  
-----  
(c) 90 - 119 days:0.96%686,664,668.03  
-----  
(d)120 - 149 days:0.89%633,975,199.60  
-----  
(e)150 or more days:0.83%585,585,337.10  
-----

Total15.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,751,327.37  
-----

(b)The Class A Investor Default Amount for the related Monthly Period \$3,188,628.05  
-----

(c)The Class B Investor Default Amount for the related Monthly Period \$281,349.66  
-----

(d)The Collateral Default Amount for the related Monthly Period \$281,349.66  
-----

### 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  
-----

(l)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 \$11,343,212.62  
-----

(b)The aggregate amount of Collections of  
Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, any Principal  
Funding Investment Proceeds and amounts  
if any withdrawn from the Reserve Account  
and which were allocated in respect of  
the Class B Certificates \$803,331.90  
-----

(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 \$803,331.90  
-----

#### 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\$2,238,788.08  
-----

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

13.Available Funds

(a)The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$10,944,775.12  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$768,175.65  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$768,175.65  
-----

14.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 11.14%  
-----

(b)The Portfolio Adjusted Yield 6.83%  
-----

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

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

1999-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$1.473333  
-----

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 \$60,831,169.09  
-----

(b)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,367,451.58  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,367,451.58  
-----

## 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 \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 0.70%

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

(l)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 N/A  
-----

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

### 3. Delinquent Balances

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

Percentage Aggregate  
of Total Account  
Receivables Balance

(a) 30 - 59 days: 1.88% 1,341,869,766.70  
-----  
(b) 60 - 89 days: 1.16% 825,580,570.39  
-----  
(c) 90 - 119 days: 0.96% 686,664,668.03  
-----  
(d) 120 - 149 days: 0.89% 633,975,199.60  
-----  
(e) 150 or more days: 0.83% 585,585,337.10  
-----

Total 5.72% 4,073,675,541.82  
-----

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,500,884.51  
-----

(b) The Class A Investor Default Amount for the related Monthly Period \$2,125,752.13  
-----

(c) The Class B Investor Default Amount for the related Monthly Period \$187,566.19  
-----

(d) The Collateral Default Amount for the related Monthly Period \$187,566.19  
-----

### 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  
-----

(l)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 \$5,803,991.57  
-----

(b)The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$512,116.63  
-----

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$512,116.63  
-----

#### 10.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$6,069,616.57  
-----

(b)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$535,554.13  
-----

(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 \$535,554.13  
-----

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.14%  
-----

(b)The Portfolio Adjusted Yield 6.72%  
-----

C.Floating Rate Determinations

LIBOR rate for the Interest Period ending on this Distribution Date:1.37000%  
-----

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$2.049444  
-----

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$91,246,748.66  
-----

(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 \$8,051,187.57  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,051,187.57  
-----

## 2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 1.06%

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

(l)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:1.88%1,341,869,766.70  
-----

(b) 60 - 89 days:1.16%825,580,570.39  
-----

(c) 90 - 119 days:0.96%686,664,668.03  
-----

(d)120 - 149 days:0.89%633,975,199.60  
-----

(e)150 or more days:0.83%585,585,337.10  
-----

Total5.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$3,751,327.37  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$3,188,628.05  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$281,349.66  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$281,349.66  
-----

### 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  
-----

(l)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 \$11,539,364.64  
-----

(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 \$803,331.90  
-----

(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 \$803,331.90  
-----

#### 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 \$ 2,434,940.10  
-----

(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 \$ 11,140,927.14  
-----

(b) The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$ 768,175.65  
-----

(c) The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$ 768,175.65  
-----

#### 14. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period 11.14%  
-----

(b) The Portfolio Adjusted Yield 7.07%  
-----

#### 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 many 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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$ 1.497539  
-----

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\$ 1.752539  
-----

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 \$121,662,328.19  
-----

(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 \$10,734,913.50  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$10,734,913.50  
-----

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 \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 1.41%

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

(l)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:1.88%1,341,869,766.70  
-----  
(b) 60 - 89 days:1.16%825,580,570.39  
-----  
(c) 90 - 119 days:0.96%686,664,668.03  
-----  
(d)120 - 149 days:0.89%633,975,199.60  
-----  
(e)150 or more days:0.83%585,585,337.10  
-----

Total15.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$5,001,769.40

-----  
(b)The Class A Investor Default Amount for  
the related Monthly Period \$4,251,503.88  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$375,132.76  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$375,132.76  
-----

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee

payable by the Trust to the Servicer for  
the related Monthly Period\$885,416.67  
-----

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

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

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

#### 7.Reallocations

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

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

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

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

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

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

#### 8.Principal Funding Account

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

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

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

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

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

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

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

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

#### 9. 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)\$1,404,348.99  
-----

(b)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class A Certificates  
on the related Transfer Date\$1,272,908.53  
-----

(c)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class B Certificates  
on the related Transfer Date\$131,440.46  
-----

(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 \$11,607,982.36  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$1,024,233.79  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$1,024,233.79  
-----

#### 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 \$12,139,232.36  
-----

(b)The aggregate amount of Collections of  
Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, any Principal  
Funding Investment Proceeds and amounts  
if any withdrawn from the Reserve Account  
and which were allocated in respect of  
the Class B Certificates \$1,071,108.79  
-----

(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 \$1,071,108.79  
-----

12.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 11.14%  
-----

(b)The Portfolio Adjusted Yield 6.78%  
-----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.37563%  
-----

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

1999-H



FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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 \$121,662,328.19  
-----

(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 \$10,734,913.50  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,734,913.50  
-----

## 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 \$69,400,578,294.53  
-----

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

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

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

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

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

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

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

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

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

January 1, 2003 through January 31, 2003 1.41%

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

(l)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:1.88%1,341,869,766.70  
-----

(b) 60 - 89 days:1.16%825,580,570.39  
-----

(c) 90 - 119 days:0.96%686,664,668.03  
-----

(d)120 - 149 days:0.89%633,975,199.60  
-----

(e)150 or more days:0.83%585,585,337.10  
-----

Total5.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$5,001,769.40  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$4,251,503.88  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$375,132.76  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$375,132.76  
-----

### 5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

#### 6. Investor Servicing Fee

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

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

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

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

#### 7. Reallocations

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

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

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

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

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

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

#### 8.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$15,810,150.97  
-----

(b)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,071,108.79  
-----

(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 \$1,071,108.79  
-----

#### 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 \$ 3,670,918.61  
-----

(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 \$ 15,278,900.97  
-----

(b) The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$ 1,024,233.79  
-----

(c) The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$ 1,024,233.79  
-----

#### 14. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period 11.14%  
-----

(b) The Portfolio Adjusted Yield 6.55%  
-----

#### 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 many 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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$1.530000  
-----

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\$1.794444  
-----

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\$2.313889  
-----

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$91,246,748.66  
-----



(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 \$8,051,187.57  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,051,187.57  
-----

## 2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 1.06%

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

(l)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:1.88%1,341,869,766.70  
-----  
(b) 60 - 89 days:1.16%825,580,570.39  
-----  
(c) 90 - 119 days:0.96%686,664,668.03  
-----  
(d)120 - 149 days:0.89%633,975,199.60  
-----  
(e)150 or more days:0.83%585,585,337.10  
-----

Total5.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,751,327.37  
-----

(b)The Class A Investor Default Amount for the related Monthly Period \$3,188,628.05  
-----

(c)The Class B Investor Default Amount for the related Monthly Period \$281,349.66  
-----

(d)The Collateral Default Amount for the related Monthly Period \$281,349.66  
-----

### 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  
-----

(l)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 \$8,705,987.04  
-----

(b)The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,175.65  
-----

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,175.65  
-----

#### 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 \$9,104,424.54  
-----

(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 \$803,331.90  
-----

(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 \$803,331.90  
-----

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.14%  
-----

(b)The Portfolio Adjusted Yield 7.33%  
-----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.37000%  
-----

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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 \$60,831,169.09  
-----

(b)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,367,451.58  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,367,451.58  
-----

## 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 \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 0.70%

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

(l)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:1.88%1,341,869,766.70  
-----

(b) 60 - 89 days:1.16%825,580,570.39  
-----

(c) 90 - 119 days:0.96%686,664,668.03  
-----

(d)120 - 149 days:0.89%633,975,199.60  
-----

(e)150 or more days:0.83%585,585,337.10  
-----

Total5.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$2,500,884.51  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$2,125,752.13  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$187,566.19  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$187,566.19  
-----

### 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  
-----

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

#### 6. Investor Servicing Fee

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

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

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

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

#### 7. Reallocations

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

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

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

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

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

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

#### 8.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$7,810,251.29  
-----

(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 \$535,554.13  
-----

(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 \$535,554.13  
-----

#### 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 \$1,740,634.72  
-----

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

#### 13. Available Funds

(a) The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$7,544,626.29  
-----

(b) The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$512,116.63  
-----

(c) The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$512,116.63  
-----

#### 14. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period 11.14%  
-----

(b) The Portfolio Adjusted Yield 6.73%  
-----

#### 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 many 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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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 \$91,246,748.66  
-----

(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 \$8,051,187.57  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,051,187.57  
-----

## 2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 1.06%

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

(l)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:1.88%1,341,869,766.70  
-----

(b) 60 - 89 days:1.16%825,580,570.39  
-----

(c) 90 - 119 days:0.96%686,664,668.03  
-----

(d)120 - 149 days:0.89%633,975,199.60  
-----

(e)150 or more days:0.83%585,585,337.10  
-----

Total5.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$3,751,327.37  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$3,188,628.05  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$281,349.66  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$281,349.66  
-----

### 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  
-----

(l)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 \$12,111,405.79  
-----

(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 \$803,331.90  
-----

(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 \$803,331.90  
-----

#### 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 \$3,006,981.25  
-----

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

#### 13. Available Funds

(a) The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$11,712,968.29  
-----

(b) The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$768,175.65  
-----

(c) The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$768,175.65  
-----

#### 14. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period 11.14%  
-----

(b) The Portfolio Adjusted Yield 6.63%  
-----

#### 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 many 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,  
Serving Christopher Harris  
cer

Name: Christopher Harris  
Title: First Vice President

2000-A

CLASS A CUSI262TFC2Exhibit 20.31  
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 JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$1.402500  
-----

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\$1.577222  
-----

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\$1.945556  
-----

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Class A Certificates \$91,246,748.66  
-----

(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 \$8,051,187.57  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,051,187.57  
-----

## 2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 1.06%

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

(l)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 1.06%  
-----

(o) The Class A Fixed Allocation with respect to the related Monthly Period 0.850  
-----

(p) The Class B Fixed Allocation with respect to the related Monthly Period 0.075  
-----

(q) The Collateral Fixed Allocation with respect to the related Monthly Period 0.075  
-----

3. Delinquent Balances

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

Percentage Aggregate  
of Total Account  
Receivables Balance

(a) 30 - 59 days: 1.88% 1,341,869,766.70  
-----  
(b) 60 - 89 days: 1.16% 825,580,570.39  
-----  
(c) 90 - 119 days: 0.96% 686,664,668.03  
-----  
(d) 120 - 149 days: 0.89% 633,975,199.60  
-----  
(e) 150 or more days: 0.83% 585,585,337.10  
-----

Total 5.72% 4,073,675,541.82  
-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,751,327.37  
-----

(b) The Class A Investor Default Amount for the related Monthly Period \$3,188,628.05  
-----

(c) The Class B Investor Default Amount for the related Monthly Period \$281,349.66  
-----

(d) The Collateral Default Amount for the related Monthly Period \$281,349.66  
-----

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  
-----

(l)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 \$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) \$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  
-----

(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 \$8,705,987.04  
-----

(b)The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,175.65  
-----

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,175.65  
-----

#### 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 \$9,104,424.54  
-----



(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 \$803,331.90  
-----

(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 \$803,331.90  
-----

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.14%  
-----

(b)The Portfolio Adjusted Yield 7.50%  
-----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.37000%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servi Christopher Harris  
cer

Name: Christopher Harris  
Title: First Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$1.445000  
-----

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\$1.648056  
-----

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\$2.049444  
-----

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 \$182,493,497.36  
-----

(b)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$16,102,365.06  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$16,102,365.06  
-----

## 2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 2.11%

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

(l)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:1.88%1,341,869,766.70  
-----  
(b) 60 - 89 days:1.16%825,580,570.39  
-----  
(c) 90 - 119 days:0.96%686,664,668.03  
-----  
(d)120 - 149 days:0.89%633,975,199.60  
-----  
(e)150 or more days:0.83%585,585,337.10  
-----

Total15.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$7,502,653.99  
-----

(b)The Class A Investor Default Amount for the related Monthly Period \$6,377,256.03  
-----

(c)The Class B Investor Default Amount for the related Monthly Period \$562,698.98  
-----

(d)The Collateral Default Amount for the related Monthly Period \$562,698.98  
-----

### 5.Investor Charge Offs

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

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

(l)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 \$17,411,973.88  
-----

(b)The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,536,350.47  
-----

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,536,350.47  
-----

#### 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 \$18,208,848.88  
-----

(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 \$1,606,662.97  
-----

(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 \$1,606,662.97  
-----

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.14%  
-----

(b)The Portfolio Adjusted Yield 7.45%  
-----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.37000%  
-----

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$1.482778  
-----

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\$1.700000  
-----

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 \$103,412,978.47  
-----



(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 \$9,124,669.84  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,124,669.84  
-----

## 2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 1.20%

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

(l)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:1.88%1,341,869,766.70  
-----  
(b) 60 - 89 days:1.16%825,580,570.39  
-----  
(c) 90 - 119 days:0.96%686,664,668.03  
-----  
(d)120 - 149 days:0.89%633,975,199.60  
-----  
(e)150 or more days:0.83%585,585,337.10  
-----

Total5.72%4,073,675,541.82  
-----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$4,251,503.49  
-----

(b)The Class A Investor Default Amount for the related Monthly Period \$3,613,778.29  
-----

(c)The Class B Investor Default Amount for the related Monthly Period \$318,862.60  
-----

(d)The Collateral Default Amount for the related Monthly Period \$318,862.60  
-----

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  
-----

(l)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 \$9,866,784.80  
-----

(b)The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$870,598.21  
-----

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$870,598.21  
-----

#### 10.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,318,347.30  
-----

(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 \$910,441.96  
-----

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$910,441.96  
-----

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.14%  
-----

(b)The Portfolio Adjusted Yield 6.95%  
-----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.37000%  
-----

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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 \$71,566,072.43  
-----

(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 \$6,440,943.90  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,440,943.90  
-----

## 2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 0.83%

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

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

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

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

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

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

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

### 3.Delinquent Balances

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

PercentageAggregate  
of TotalAccount  
ReceivablesBalance

(a) 30 - 59 days:1.88%1,341,869,766.70  
-----

(b) 60 - 89 days:1.16%825,580,570.39  
-----

(c) 90 - 119 days:0.96%686,664,668.03  
-----

(d)120 - 149 days:0.89%633,975,199.60  
-----

(e)150 or more days:0.83%585,585,337.10  
-----

Total5.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$2,951,043.60  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$2,500,884.54  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$225,079.53  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$225,079.53  
-----

### 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  
-----

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

#### 6. Investor Servicing Fee

(a)The amount of the Class A Servicing Fee  
payable by the Trust to the Servicer for  
the related Monthly Period\$520,833.33  
-----

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

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

(d)The amount of Servicer Interchange payable  
by the Trust to the Servicer for the  
related Monthly Period \$368,750.00  
-----

#### 7. Reallocations

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

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

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

(d)The Collateral Interest Adjusted Amount  
as of the close of business on the  
Distribution Date\$45,000,000.00  
-----

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

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

#### 8.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$9,655,805.40  
-----

(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 \$642,664.82  
-----

(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 \$642,664.82  
-----

#### 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 \$ 2,515,080.56  
-----

(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 \$ 9,343,305.40  
-----

(b) The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$ 614,539.82  
-----

(c) The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$ 614,539.82  
-----

#### 14. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period 11.14%  
-----

(b) The Portfolio Adjusted Yield 6.45%  
-----

#### 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 many 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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$2.096667  
-----

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\$ 1.449722  
-----

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\$ 1.662222  
-----

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

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

Additional Interest\$ 0.000000  
-----

C. Information Regarding the Current Quarterly Interest Distribution

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

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

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

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

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

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Class A Certificates \$107,349,113.75  
-----

(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 \$9,475,346.39  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$9,475,346.39  
-----

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 \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 1.24%

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

(l)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:1.88%1,341,869,766.70  
-----  
(b) 60 - 89 days:1.16%825,580,570.39  
-----  
(c) 90 - 119 days:0.96%686,664,668.03  
-----  
(d)120 - 149 days:0.89%633,975,199.60  
-----  
(e)150 or more days:0.83%585,585,337.10  
-----

Total15.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$4,413,561.12

-----  
(b)The Class A Investor Default Amount for  
the related Monthly Period \$3,751,326.96  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$331,117.08  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$331,117.08  
-----

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  
-----

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

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee



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

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

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

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

#### 7.Reallocations

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

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

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

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

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

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

(g)The Class A Investor Interest  
as of the close of business on this  
Distribution Date \$750,000,000.00  
-----

(h)The Class A Adjusted Investor Interest  
as of the close of business on this  
Distribution Date \$750,000,000.00  
-----

#### 8.Principal Funding Account

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

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

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

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

(e)The amount of all or a portion of the  
Reserve Draw Amount deposited in the

Finance Charge Account on the related  
Transfer Date from the Reserve Account \$ 0.00  
-----

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

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

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

#### 9. Interest Funding Account

(a)The aggregate amount on deposit in  
the Interest Funding Account on  
the related Transfer Date (after taking  
into account deposits on such date  
but prior to withdrawals)\$2,253,799.11  
-----

(b)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class A Certificates  
on the related Transfer Date\$1,087,291.67  
-----

(c)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class B Certificates  
on the related Transfer Date\$110,039.11  
-----

(d)The Interest Funding Investment  
Proceeds deposited in the Finance  
Charge Account on the related  
Transfer Date\$1,128.64  
-----

#### 10. Available Funds

(a)The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$10,243,465.15  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$904,057.29  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$904,057.29  
-----

#### 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 \$10,712,215.15  
-----

(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 \$945,432.29  
-----

(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 \$945,432.29  
-----

12.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 11.14%  
- -----

(b)The Portfolio Adjusted Yield 7.32%  
- -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.41000%  
- -----

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

2000-F

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$2.096667  
-----

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\$ 1.421984  
-----

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\$ 1.676984  
-----

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 \$91,246,748.66  
-----

(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 \$8,051,187.57  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$8,051,187.57  
-----

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables  
in the Trust as of the end of the day on  
the last day of the related Monthly Period \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 1.06%

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

(l)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:1.88%1,341,869,766.70  
-----

(b) 60 - 89 days:1.16%825,580,570.39  
-----

(c) 90 - 119 days:0.96%686,664,668.03  
-----

(d)120 - 149 days:0.89%633,975,199.60  
-----

(e)150 or more days:0.83%585,585,337.10  
-----

Total15.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,751,327.37

-----  
(b)The Class A Investor Default Amount for  
the related Monthly Period \$3,188,628.05  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$281,349.66  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$281,349.66  
-----

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  
-----

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

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee

payable by the Trust to the Servicer for  
the related Monthly Period \$664,062.50  
-----

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

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

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

#### 7. Reallocations

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

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

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

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

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

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

(g) The Class A Investor Interest  
as of the close of business on this  
Distribution Date \$637,500,000.00  
-----

(h) The Class A Adjusted Investor Interest  
as of the close of business on this  
Distribution Date \$637,500,000.00  
-----

#### 8. Principal Funding Account

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

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

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

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

(e) The amount of all or a portion of the  
Reserve Draw Amount deposited in the



Finance Charge Account on the related  
Transfer Date from the Reserve Account \$ 0.00  
-----

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

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

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

#### 9. Interest Funding Account

(a)The aggregate amount on deposit in  
the Interest Funding Account on  
the related Transfer Date (after taking  
into account deposits on such date  
but prior to withdrawals)\$1,000,845.07  
-----

(b)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class A Certificates  
on the related Transfer Date\$906,514.73  
-----

(c)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class B Certificates  
on the related Transfer Date\$94,330.34  
-----

(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 \$8,705,987.04  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$768,175.65  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$768,175.65  
-----

#### 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 \$9,104,424.54  
-----

(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 \$803,331.90  
-----

(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 \$803,331.90  
-----

12.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 11.14%  
-----

(b)The Portfolio Adjusted Yield for the  
related Monthly Period7.24%  
-----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.37563%  
-----

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

2000-G

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$1.530000  
-----

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\$1.860556  
-----

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\$2.427222  
-----

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 \$85,163,628.83  
-----

(b)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,514,436.36  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,514,436.36  
-----

## 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 \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 0.99%

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

(l)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:1.88%1,341,869,766.70  
-----  
(b) 60 - 89 days:1.16%825,580,570.39  
-----  
(c) 90 - 119 days:0.96%686,664,668.03  
-----  
(d)120 - 149 days:0.89%633,975,199.60  
-----  
(e)150 or more days:0.83%585,585,337.10  
-----

Total5.72%4,073,675,541.82  
-----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,501,238.30  
-----

(b)The Class A Investor Default Amount for the related Monthly Period \$2,976,052.66  
-----

(c)The Class B Investor Default Amount for the related Monthly Period \$262,592.82  
-----

(d)The Collateral Default Amount for the related Monthly Period \$262,592.82  
-----

5.Investor Charge Offs

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

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

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

(l)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 \$8,125,587.37  
-----

(b)The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$716,963.44  
-----

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$716,963.44  
-----

#### 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 \$8,497,462.37  
-----

(b)The aggregate amount of Collections of  
Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, any Principal  
Funding Investment Proceeds and amounts  
if any withdrawn from the Reserve Account  
and which were allocated in respect of  
the Class B Certificates \$749,775.94  
-----

(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 \$749,775.94  
-----

#### 11.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 11.14%  
-----

(b)The Portfolio Adjusted Yield 7.31%  
-----

#### C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.37000%  
-----

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

2000-H



FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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 \$121,662,328.19  
-----

(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 \$10,734,913.50  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,734,913.50  
-----

## 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 \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 1.41%

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

(l)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:1.88%1,341,869,766.70  
-----

(b) 60 - 89 days:1.16%825,580,570.39  
-----

(c) 90 - 119 days:0.96%686,664,668.03  
-----

(d)120 - 149 days:0.89%633,975,199.60  
-----

(e)150 or more days:0.83%585,585,337.10  
-----

Total5.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$5,001,769.40  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$4,251,503.88  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$375,132.76  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$375,132.76  
-----

### 5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

#### 6. Investor Servicing Fee

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

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

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

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

#### 7. Reallocations

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

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

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

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

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

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

#### 8.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$15,825,375.42  
-----

(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 \$1,071,108.79  
-----

(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 \$1,071,108.79  
-----

#### 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 \$ 3,686,143.06  
-----

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

#### 13. Available Funds

(a) The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$ 15,294,125.42  
-----

(b) The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$ 1,024,233.79  
-----

(c) The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$ 1,024,233.79  
-----

#### 14. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period 11.14%  
-----

(b) The Portfolio Adjusted Yield for the related  
Monthly Period 6.68%  
-----

#### C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1. Has the Interest Reserve Account been established? No

2. Has the Interest Reserve Account been funded? No

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

4. How many 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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$2.049444  
-----

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\$ 1.403095  
-----

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\$ 1.653373  
-----

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 \$91,246,748.66  
-----

(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 \$8,051,187.57  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$8,051,187.57  
-----

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables  
in the Trust as of the end of the day on  
the last day of the related Monthly Period \$69,400,578,294.53  
-----

(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:

January 1, 2003 through January 31, 2003 1.06%

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

(l)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:1.88%1,341,869,766.70  
-----  
(b) 60 - 89 days:1.16%825,580,570.39  
-----  
(c) 90 - 119 days:0.96%686,664,668.03  
-----  
(d)120 - 149 days:0.89%633,975,199.60  
-----  
(e)150 or more days:0.83%585,585,337.10  
-----

Total15.72%4,073,675,541.82  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,751,327.37

-----  
(b)The Class A Investor Default Amount for  
the related Monthly Period \$3,188,628.05  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$281,349.66  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$281,349.66  
-----

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  
-----

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

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee

payable by the Trust to the Servicer for  
the related Monthly Period\$664,062.50  
-----

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

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

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

#### 7.Reallocations

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

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

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

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

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

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

(g)The Class A Investor Interest  
as of the close of business on this  
Distribution Date \$637,500,000.00  
-----

(h)The Class A Adjusted Investor Interest  
as of the close of business on this  
Distribution Date \$637,500,000.00  
-----

#### 8.Principal Funding Account

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

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

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

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

(e)The amount of all or a portion of the  
Reserve Draw Amount deposited in the

Finance Charge Account on the related  
Transfer Date from the Reserve Account \$ 0.00  
-----

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

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

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

#### 9. Interest Funding Account

(a)The aggregate amount on deposit in  
the Interest Funding Account on  
the related Transfer Date (after taking  
into account deposits on such date  
but prior to withdrawals)\$987,475.28  
-----

(b)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class A Certificates  
on the related Transfer Date\$894,473.06  
-----

(c)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class B Certificates  
on the related Transfer Date\$93,002.22  
-----

(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 \$8,705,987.04  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$768,175.65  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$768,175.65  
-----

#### 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 \$9,104,424.54  
-----

(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 \$803,331.90  
-----

(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 \$803,331.90  
-----

#### 12.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 11.14%  
- -----

(b)The Portfolio Adjusted Yield for the  
related Monthly Period7.26%  
- -----

#### E.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.37563%  
- -----

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

2000-K

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 is set forth below.

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

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$5.416667
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.766111
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	\$2.042986
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	\$60,831,169.09 -----
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$5,367,451.58 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,367,451.58 -----
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	\$69,400,578,294.53 -----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00 -----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00 -----
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00 -----
(i)	The Floating Investor Percentage with respect to the period:  January 1, 2003 through January 31, 2003	0.70%
(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
(l) 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
(o) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(p) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.88%	1,341,869,766.70
(b) 60 - 89 days:	1.16%	825,580,570.39
(c) 90 - 119 days:	0.96%	686,664,668.03
(d) 120 - 149 days:	0.89%	633,975,199.60
(e) 150 or more days:	0.83%	585,585,337.10
Total	5.72%	4,073,675,541.82

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,500,884.51
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,125,752.13
(c) The Class B Investor Default Amount for the related Monthly Period	\$187,566.19
(d) The Collateral Default Amount for the related Monthly Period	\$187,566.19

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
(l) 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 as of the close of business on this Distribution Date	\$37,500,000.00
-----	
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
-----	
(e) The Class B Adjusted Investor Interest as of the close of business on this Distribution 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
-----	
9. Reserve Account	
(a) The Reserve Draw Amount on the related Transfer Date	\$ 0.00
-----	
(b) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
-----	
(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
-----	
(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
-----	

(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. Swap Reserve Fund			
(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$ 0.00	
(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00	
11. Swap Cash Flows			
(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$1,687,958.33	
(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00	
12. Available Funds			
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,491,949.90	
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 512,116.63	
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$512,116.63	
13. 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	\$7,757,574.90	
(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	\$535,554.13	
(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	\$535,554.13	
14. Portfolio Yield			
(a)	The Portfolio Yield for the related Monthly Period	11.14%	
(b)	The Portfolio Adjusted Yield for the related Monthly Period	7.43%	

C. Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -	1.37000%
	-----
Collateral Interest determination -	1.37250%
	-----

D. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

4.How any funds withdrawn from the Interest Reserve Account were utilizedN/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK,  
NATIO Christopher Harris  
NAL ASSOCIATION,  
Servicer  
Name: Christopher Harris  
Title: First Vice President  
2000-L

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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	\$1.435556
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	\$1.718889
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.999931
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 \$152,077,907.79  
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(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 \$13,418,639.21  
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(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$13,418,639.21  
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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 \$69,400,578,294.53  
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(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  
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(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  
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(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  
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(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  
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(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  
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(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$93,750,000.00  
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(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  
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(i) The Floating Investor Percentage with respect to the period:  
  
January 1, 2003 through January 31, 2003 1.76%

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.88%	1,341,869,766.70
(b) 60 - 89 days:	1.16%	825,580,570.39
(c) 90 - 119 days:	0.96%	686,664,668.03
(d) 120 - 149 days:	0.89%	633,975,199.60
(e) 150 or more days:	0.83%	585,585,337.10
Total	5.72%	4,073,675,541.82

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$6,252,211.55
(b) The Class A Investor Default Amount for the related Monthly Period	\$5,314,379.81
(c) The Class B Investor Default Amount for the related Monthly Period	\$468,915.87
(d) The Collateral Default Amount for the related Monthly Period	\$468,915.87

5. Investor Charge Offs

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



(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(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
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

6. Investor Servicing Fee

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

Period	\$97,656.25
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(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$781,250.00
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7. Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
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(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
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(c) The Collateral Interest as of the close of business on this Distribution Date	\$93,750,000.00
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(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$93,750,000.00
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(e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$93,750,000.00
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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
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(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	-----
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	-----
(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
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9. Reserve Account	
(a) The Reserve Draw Amount on the related Transfer Date	\$ 0.00
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(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
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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
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10. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$14,509,977.54
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(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,280,292.12
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(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,280,292.12
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11. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, allocated in respect of the Class A Certificates	\$15,174,040.04
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(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	\$1,338,885.87
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(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	\$1,338,885.87
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12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	11.14%
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(b) The Portfolio Adjusted Yield for the related Monthly Period	7.44%
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C. Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -	1.37000%
Collateral Interest determination -	1.37250%

Title: First Vice President

2001-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 2003

The information which is required to be prepared with respect to the Distribution Date of February 18, 2003, and with respect to the performance of the trust during the month of January, 2003 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\$1.539444  
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5.The amount of distribution in respect of Class A Deficiency Amounts\$0.000000  
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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\$1.860556  
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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  
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11.The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$91,246,748.66  
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(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 \$8,051,187.57  
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(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,051,187.57  
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## 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 \$69,400,578,294.53  
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(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  
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(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  
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(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  
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(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  
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(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  
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(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  
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(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:

January 1, 2003 through January 31, 2003 1.06%

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

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

PercentageAggregate  
of TotalAccount  
ReceivablesBalance

(a) 30 - 59 days:1.88%1,341,869,766.70  
-----  
(b) 60 - 89 days:1.16%825,580,570.39  
-----  
(c) 90 - 119 days:0.96%686,664,668.03  
-----  
(d)120 - 149 days:0.89%633,975,199.60  
-----  
(e)150 or more days:0.83%585,585,337.10  
-----

Total5.72%4,073,675,541.82  
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### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,751,327.37  
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(b)The Class A Investor Default Amount for the related Monthly Period \$3,188,628.05  
-----

(c)The Class B Investor Default Amount for the related Monthly Period \$281,349.66  
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(d)The Collateral Default Amount for the related Monthly Period \$281,349.66  
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### 5.Investor Charge Offs

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

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

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

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

(a)The amount of Reallocated Collateral  
Principal Collections with respect to  
this Distribution Date \$ 0.00  
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(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  
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(b)The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00  
-----

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00  
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(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  
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(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 \$8,705,987.04  
-----

(b)The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,175.65  
-----

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,175.65  
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#### 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 \$9,104,424.54  
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(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 \$803,331.90  
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(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 \$803,331.90  
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11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.14%  
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(b)The Portfolio Adjusted Yield 6.97%  
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C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -1.37000%  
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MBNA AMERICA BANK,  
NATIO Christopher Harris  
NAL ASSOCIATION,  
Servicer  
Name: Christopher Harris  
Title: First Vice President