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 (date of earliest event reported): December 15, 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	333-104089	51-0331454
(State or other	(Commission File	(IRS Employer
jurisdiction of	Number)	Identification No.)
incorporation)		

Wilmington, DE 19884-0781

(Address of principal executive office)

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

ITEM 2. ACQUISITION OR DISPOSITION OF ASSETS

On November 19, 2003, MBNA America Bank, National Association (the"Seller") conveyed to the MBNA Master Credit Card Trust II (the "Trust") all of the receivables (the "Receivables") in certain additional credit card accounts (the "Additional Accounts") of the Seller pursuant to an Assignment No. 39 of Receivables in Additional Accounts dated as of November 19, 2003, (the "Assignment"). The principal amount of the Receivables in the Additional Accounts on November 19, 2003, was \$1,744,223,438.89. The Seller conveyed the Receivables in the Additional Accounts to the Trust pursuant to subsection 2.06(b) of the Pooling and Servicing Agreement.

Item 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 November 30, 2003.

20.2. Series 1995-C Certificateholders' Statement for the month ended November 30, 2003.

20.3. Series 1996-B Certificateholders' Statement for the month ended November 30, 2003.

20.4. Series 1996-G Certificateholders' Statement for the month ended November 30, 2003.

20.5. Series 1996-M Certificateholders' Statement for the month ended November 30, 2003.

20.6. Series 1997-B Certificateholders' Statement for the month ended November 30, 2003.

20.7. Series 1997-C Certificateholders' Statement for the month ended November 30, 2003.

20.8. Series 1997-I Certificateholders' Statement for the month ended November 30, 2003.

November 30, 2003. 20.10. Series 1997-K Certificateholders' Statement for the month ended November 30, 2003. 20.11. Series 1998-E Certificateholders' Statement for the month ended November 30, 2003. 20.12. Series 1998-F Certificateholders' Statement for the month ended November 30, 2003. 20.13. Series 1998-G Certificateholders' Statement for the month ended November 30, 2003. 20.14. Series 1999-A Certificateholders' Statement for the month ended November 30, 2003. 20.15. Series 1999-B Certificateholders' Statement for the month ended November 30, 2003. 20.16. Series 1999-D Certificateholders' Statement for the month ended November 30, 2003. 20.17. Series 1999-G Certificateholders' Statement for the month ended November 30, 2003. 20.18. Series 1999-H Certificateholders' Statement for the month ended November 30, 2003. 20.19. Series 1999-J Certificateholders' Statement for the month ended November 30, 2003. 20.20. Series 1999-L Certificateholders' Statement for the month ended November 30, 2003. 20.21. Series 1999-M Certificateholders' Statement for the month ended November 30, 2003. 20.22. Series 2000-A Certificateholders' Statement for the month ended November 30, 2003. 20.23. Series 2000-C Certificateholders' Statement for the month ended November 30, 2003. 20.24. Series 2000-D Certificateholders' Statement for the month ended November 30, 2003. 20.25. Series 2000-E Certificateholders' Statement for the month ended November 30, 2003. 20.26. Series 2000-F Certificateholders' Statement for the month ended November 30, 2003. 20.27. Series 2000-G Certificateholders' Statement for the month ended November 30, 2003. 20.28. Series 2000-H Certificateholders' Statement for the month ended November 30, 2003. 20.29. Series 2000-I Certificateholders' Statement for the month ended November 30, 2003. 20.30. Series 2000-K Certificateholders' Statement for the month ended November 30, 2003. 20.31. Series 2000-L Certificateholders' Statement for the month ended November 30, 2003. 20.32. Series 2001-A Certificateholders' Statement for the month ended November 30, 2003. 20.33. Series 2001-B Certificateholders' Statement for the month ended November 30, 2003.

20.9. Series 1997-J Certificateholders' Statement for the month ended

SIGNATURES

Dated: December 15, 2003

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: /s/Marcie Copson-Hall Name: Marcie Copson-Hall Title: Executive Vice President CLASS A CUSIP 55262T AJ2 CLASS B CUSIP 55262T AK9 Exhibit 20.2

\$0.000000

\$0.000000

\$0.000000

\$1.081111

\$0.000000

\$0.000000

\$1,221111

\$0.000000

\$0.000000

\$1.447343

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.00000

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

which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
 - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period \$575,000,000.00
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$48,875,000.00
 - (h) The Floating Investor Percentage with respect to the period:
 - November 1, 2003 through November 18, 2003 0.81% November 19, 2003 through November 30, 2003 0.79%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period

0.870 _____

0.045 _____

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

\$67,222,905.04 ------

\$3,477,043.46 _____

\$6,567,755.66 _____

\$72,829,880,084.19 _____

\$575,000,000.00 _____

\$500,250,000.00 _____

\$500,250,000.00 _____

\$25,875,000.00

- -----

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

3. Delinquent Balances

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

			Percentage of Total	Aggregate Account
			Receivables	Balance
(a)	30 - 59 days:		1.63%	1,215,352,149.28
(b)	60 - 89 days:		1.10%	819,672,478.11
(C)	90 - 119 days:		0.96%	714,680,756.52
(d)	120 - 149 days:		0.91%	679,823,561.20
(e)	150 or more days:		0.79%	584,820,130.02
		Total	5.39%	4,014,349,075.13

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,706,155.78
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,354,355.67
(c)	The Class B Investor Default Amount for the related Monthly Period	\$121,776.86
(d)	The Collateral Default Amount for the related Monthly Period	\$230,023.25
Inves	tor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

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

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$521,093.75

\$ 0.00

\$26,953.13

\$50,911.45

\$ 0.00 _____

(b) The amount of Reallocated Class B

Principal Collections with respect to this Distribution Date

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

\$48,875,000.00

\$ 0.00

\$25,875,000.00

\$7,144,161.61

\$369,525.21

\$697,992.96

\$ 0.00 \$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$6,831,505.36 _____

\$353,353.33

(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$667,446.09
11. Poi	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	11.49%
(b)	The Portfolio Adjusted Yield	8.11%
Floating	g Rate Determinations	
	ates for the Interest Period of ember 17, 2003 to December 14, 2003: 1.1200	0%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice President

1995-A

с.

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CLASS A CUSIP 55262T AN3 CLASS B CUSIP 55262T AP8 Exhibit 20.3

\$0.000000

\$0.000000

\$0.000000

\$5.375000

\$0.000000

\$0.000000

\$1.197778

\$0.000000

\$0.000000

\$1.431111

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

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

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

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
 - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
 - (h) The Floating Investor Percentage with respect to the period:
 - November 1, 2003 through November 18, 2003 0.81% November 19, 2003 through November 30, 2003 0.79%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period0.870
- (j) The Class B Floating Allocation with respect to the related Monthly Period 0.045

\$3,477,043.46

\$6,567,755.66

- -----

\$72,829,880,084.19

\$575,000,000.00

\$575,000,000.00 _____

\$500,250,000.00

\$500,250,000.00

\$25,875,000.00

\$48,875,000.00

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

3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.63%	1,215,352,149.28
(b)	60 - 89 days:		1.10%	819,672,478.11
(c)	90 - 119 days:		0.96%	714,680,756.52
(d)	120 - 149 days:		0.91%	679,823,561.20
(e)	150 or more days:		0.79%	584,820,130.02
		Total	5.39%	4,014,349,075.13

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,706,155.78
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,354,355.67
(c)	The Class B Investor Default Amount for the related Monthly Period	\$121,776.86
(d)	The Collateral Default Amount for the related Monthly Period	\$230,023.25
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

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

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$521,093.75

\$26,953.13

\$50,911.45

\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,009,482.69
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$353,353.33
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$667,446.09
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$9,322,138.94
	(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	\$369,525.21

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

			related Monthly Period which were allocated in respect of the Collateral Interest	\$697,992.	96
	11.	Swa	ap Cash Flows		
		(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$2,177,97	7.33
		(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00	
	12.	Por	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		11.49%
		(b)	The Portfolio Adjusted Yield		8.18%
с.	Flo	ating	g Rate Determinations		
	Nov		ates for the Interest Period of 17, 2003 to December 14, 2003: 1.12000% 		
D.			ion regarding the status of the Rate Swap and the Swap Counterparty		
	1.		Mark-to-Market Amount, if any, for the ated Monthly Period.	\$ 	N/A
	2.		the Interest Reserve Account been blished?		No
	3.	Has func	the Interest Reserve Account been led?		No
	4.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$ 0.00	
	5.		many funds withdrawn from the Interest rve Account were utilized?		
		none	2		
	6.	Has	the Interest Rate Swap been Terminated?		No
	7.	Long	g Term Credit Rating of the Swap Counterparty		AAA/Aaa
MBN	ia am	ERICA	A BANK,		

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall

cer

Name: Marcie E. Copson-Hall Title: Executive Vice President

1995-C

CLASS A CUSIP 55262T BC6 CLASS B CUSIP 55262T BD4 Exhibit 20.4

\$0.000000

\$0.000000

\$0.000000

\$1.073333

\$0.000000

\$0.000000

\$1,158889

\$0.000000

\$0.000000

\$1.442092

\$0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
 - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
 - (h) The Floating Investor Percentage with respect to the period:
 - November 1, 2003 through November 18, 2003 0.70% November 19, 2003 through November 30, 2003 0.69%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period
 - (j) The Class B Floating Allocation with respect to the related Monthly 0.045
 - (k) The Collateral Floating Allocation with respect to the related Monthly Period

\$58,454,702.36

\$3,023,517.62

\$5,711,092.63

\$72,829,880,084.19

\$500,000,000.00 _____

\$500,000,000.00

\$435,000,000.00

\$435,000,000.00

\$22,500,000.00

\$42,500,000.00

938

0.870

0.085

(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wirrespect to the related Monthly		N/A
(n)	The Class B Fixed Allocation wirespect to the related Monthly		
(0)	The Collateral Fixed Allocation respect to the related Monthly		
Deli	nquent Balances		
were	aggregate amount of outstanding e delinquent as of the end of the ted Monthly Period:		
		Percentage Ag of Total A Receivables B	gregate ccount alance
(a)	30 - 59 days:	1.63%1,215,352,1	
(b)	60 - 89 days:	1.10%819,672,478	
(c)	90 - 119 days:	0.96%714,680,756	.52
(d)	120 - 149 days:	0.91%679,823,561	.20
(e)	150 or more days:	0.79%584,820,130	.02
	Total		
Inve	estor Default Amount		
(a)	The Aggregate Investor Default . for the related Monthly Period		, 179 . 11

- (b) The Class A Investor Default Amount for the related Monthly Period
- (c) The Class B Investor Default Amount for the related Monthly Period
- (d) The Collateral Default Amount for the related Monthly Period
- 5. Investor Charge Offs

з.

4.

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

\$ 0.00

\$2,047,266.03

\$105,892.90

\$200,020.18

\$ 0.00

\$ 0.00

\$ 0.00

(e) The aggregate amount of Collateral

Charge Offs for the related Monthly Period

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

÷ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

\$44,270.83

\$312,500.00

\$ 0.00

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

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

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

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

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

\$ 0.00

\$22,500,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$5,940,439.67

\$307,263.97

\$580,387.81

\$6,212,314.67

\$321,326.47

	allocated in respect of the Collateral Interest	\$606,950.31
11. Po:	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	11.49%
(b)	The Portfolio Adjusted Yield	8.12%

C. LIBOR Determinations

LIBOR rates for the Interest Period of November 17, 2003 to December 14, 2003: 1.12000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall

cer

Name: Marcie E. Copson-Hall Title: Executive Vice President

1996-B

CLASS A CUSIP 55262T BL6 CLASS B CUSIP 55262T BM4 Exhibit 20.5

\$0.000000

\$0.000000

\$0.000000

\$1.011111

\$0.000000

\$0.000000

\$1.143333

\$0.000000

\$0.000000

\$1.442130

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

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

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

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
 - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00
 - (h) The Floating Investor Percentage with respect to the period:
 - November 1, 2003 through November 18, 2003 0.70% November 19, 2003 through November 30, 2003 0.69%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period
 - (j) The Class B Floating Allocation with respect to the related Monthly Period 0.075

\$57,110,914.85 _____

\$5,039,197.55 _____

\$5,039,197.55 _____

\$72,829,880,084.19 _____

\$500,000,000.00 _____

\$500,000,000.00 _____

\$425,000,000.00 _____

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

\$37,500,000.00 _____

0.850 _____

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

3. Delinquent Balances

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

			Percentage of Total Receivables	Account
(a)	30- 59 days:		1.63%	1,215,352,149.28
(b)	60 - 89 days:		1.10%	819,672,478.11
(c)	90 - 119 days:		0.96%	714,680,756.52
(d)	120 - 149 days:		0.91%	679,823,561.20
(e)	150 or more days:		0.79%	584,820,130.02
		Total	5.39%	4,014,349,075.13

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,353,179.44
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,000,202.42
(c)	The Class B Investor Default Amount for the related Monthly Period	\$176,488.51
(d)	The Collateral Default Amount for the related Monthly Period	\$176,488.51
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

(d) The	aggregate	amount	of	Class	В
---------	-----------	--------	----	-------	---

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

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

\$39,062.50

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

\$312,500.00 _____

\$ 0.00

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 -----

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$442,708.33 _____

\$39,062.50 _____

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00 _____ (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 _____ (c) The Collateral Interest as of the close of business on this Distribution Date \$37.500.000.00 ------(d) The Class B Investor Interest as of the close of business on this Distribution \$37.500.000.00 Date _____ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) _____ (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date from the Reserve Account _____ (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$5,803,877.73 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$512,106.83 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$512,106.83 _____ 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 \$6,069,502.73

(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	\$535,544.33
	(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	\$535,544.33
11.	. Port	folio Yield	
	. ,	The Portfolio Yield for the related Monthly Period	11.49%
	(b)	The Portfolio Adjusted Yield	8.19%
C. Floa	ating R	ate Determinations	
LIH	BOR rat	es for the Interest Period of	
Nov	vember	17, 2003 to December 14, 2003: 1.12000%	
	llatera ciod of	l Interest Determination for the Interest	
Nov 	vember	14, 2003 to December 12, 2003: 1.12000%	
Servi N	AL ASSO Marcie	BANK, CIATION, E. Copson-Hall	
cei	2		

Name: Marcie E. Copson-Hall Title: Executive Vice President

1996-G

CLASS A CUSIP 55262TBV4 CLASS B CUSIP 55262TBW2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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).
 - The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - 4. The amount of distribution in respect of Collateral Monthly Interest
 - The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$1.442778

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

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

\$1.018889

\$0.000000

\$0.000000

\$1.190000

\$ 0.000000

\$0.000000

C. Information Regarding the Current Quarterly Interest Distribution

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

2.		amount of the current quarterly erest distribution in respect of as A	\$ 0.00
_			
3.		amount of the current quarterly erest distribution in respect of	
	Clas	s A set forth in 2 above per \$1,000	
		original certificate principal	
	amou	INT	\$ 0.000000
4.	The	amount of the current quarterly	
		rest distribution in respect of	
	Clas	s B	\$ 0.00
5.	The	amount of the current quarterly	
		rest distribution in respect of	
		s B set forth in 4 above per \$1,000 priginal certificate principal	
	amou		\$ 0.000000
Tnf	ormat	ion Regarding the Performance of the Trust	
111 L	. J I III a L	iton regarding the religimance of the ifust	
1.	Coll	ection of Principal Receivables	
	(a)	The aggregate amount of Collections	
	. ,	of Principal Receivables processed	
		during the related Monthly Period which were allocated in respect of	
		the Class A Certificates	\$57,110,914.85
	(b)	The aggregate amount of Collections	
	(0)	of Principal Receivables processed	
		during the related Monthly Period	
		which were allocated in respect of the Class B Certificates	¢5 020 107 55
		the class B celtificates	\$5,039,197.55
	(c)	The aggregate amount of Collections of Principal Receivables processed	
		during the related Monthly Period	
		which were allocated in respect of	
		the Collateral Interest	\$5,039,197.55
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal	
		Receivables in the Trust as of the	
		end of the day on the last day of the related Monthly Period	\$72,829,880,084.19
		toracoa nonenty torroa	
	(1)		
	(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	
	(e)	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
		day of the related monthly Period	\$425,000,000.00

D.

(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:		
	November 1, 2003 through November 18, 2003 November 19, 2003 through November 30, 2003		
(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(j)	The Class B Floating Allocation with respect to the related Monthly period 0.075		
(k)	The Collateral Floating Allocation with respect to the related Monthly Period 0.075		
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period N/A		

3. Delinquent Balances

4.

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

	of Total	Aggregate Account Balance			
(a) 30 - 59 days:	1.63%	1,215,352,149.28			
(b) 60 - 89 days:	1.10%	819,672,478.11			
(c) 90 - 119 days:	0.96%	714,680,756.52			
(d) 120 - 149 days:	0.91%	679,823,561.20			
(e) 150 or more days:	0.79%	584,820,130.02			
Total	5.39%	4,014,349,075.13			
Investor Default Amount					
(a) The Aggregate Investor Default for the related Monthly Period	\$2,353,179.44				

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

\$2,000,202.42

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

\$176,488.51

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

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

\$ 0.00

\$176,488.51

Transfer Date immediately preceding

this Distribution Date

	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Inter	est Funding Account	
	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$477,652.78

\$477**,**652.78 _____

	(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$433,027.78
	(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$44,625.00
	(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10.	Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,803,877.73
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$512,106.83
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$512,106.83
11.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,069,502.73
	(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	\$535,544.33
	(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	\$535,544.33
12.	. Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	11.49%
	(b)	The Portfolio Adjusted Yield	8.21%
LIE	BOR Det	terminations	
LIE	30R rat	tes for the related Interest Period:	
Cla	ass A a	and Class B determination -	1.18000%

1.12000%

Ε.

Collateral Interest determination -

MBNA AMERICA BANK, NATION Marcie E. Copson-Hall AL ASSOCIATION, Servicer Name: Marcie E. Copson-Hall Title: Executive Vice President

1996-M

CLASS A CUSIP 55262TCB7 CLASS B CUSIP 55262TCC5 Exhibit 20.7

\$0.000000

\$0.000000

\$0.000000

\$0.995556

\$0.000000

\$0.000000

\$1.143333

\$0.000000

\$0.000000

\$1.610000

\$0.000000

\$ 0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS'STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 2003 is set forth below.

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

Α.	Informa	ation	Rega	arding	g th	ne C	Current	Mont	thly	
	Distrik	outior	n (St	tated	on	the	e Basis	of		
	\$1,000	Origi	nal	Cert	ific	cate	e Princ:	ipal	Amount)

- 1. The amount of distribution in respect of Class A Monthly Principal
- The amount of distribution in respect of Class B Monthly Principal
- The amount of distribution in respect of Class C Monthly Principal
- The amount of distribution in respect of Class A Monthly Interest
- 5. The amount of distribution in respect of Class A Deficiency Amounts
- The amount of distribution in respect of Class A Additional Interest
- The amount of distribution in respect of Class B Monthly Interest
- The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Class C Monthly Interest
- 11. The amount of distribution in respect of Class C Deficiency Amounts
- 12. The amount of distribution in respect of Class C Additional Interest
- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables

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

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

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

\$114,221,829.58

\$10,078,391.63

\$10,078,391.63

\$72,829,880,084.19

\$1,000,000,000.00

\$1,000,000,000.00

\$850,000,000.00

\$850,000,000.00 _____

\$75,000,000.00 _____

\$75,000,000.00

\$75,000,000.00

\$75,000,000.00

(j)	The Floating Investor Percentage with respect to the period:	
	November 1, 2003 through November 18, 2003 November 19, 2003 through November 30, 2003	
(k)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Class C Floating Allocation with respect to the related Monthly Period 0.075	
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(0)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(q)	The Class C Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.63%	1,215,352,149.28
(b)	60 - 89 days:		1.10%	819,672,478.11
(c)	90 - 119 days:		0.96%	714,680,756.52
(d)	120 - 149 days:		0.91%	679,823,561.20
(e)	150 or more days:		0.79%	584,820,130.02
		Total	5.39% 	4,014,349,075.13

4. Investor Default Amount

Monthly Period

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,706,358.19
(b)	The Class A Investor Default Amount for the related Monthly Period	\$4,000,404.79
(c)	The Class B Investor Default Amount for the related Monthly Period	\$352,976.70
(d)	The Class C Default Amount for the related Monthly Period	\$352,976.70
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related	

\$ 0.00

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

\$_____\$_0.00 \$_____

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$885,416.67

\$78,125.00

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

\$ 0.00 _____

	(b)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(c)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00
10.	Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,607,755.65
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,024,213.28
	(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,024,213.28
11.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,139,005.65
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,071,088.28
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests	\$1,071,088.28
12.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	11.49%
	(b)	The Portfolio Adjusted Yield	8.19%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice President

1997-B

CLASS A CUSIP 55262TCD3 CLASS B CUSIP 55262TCE1 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1997-C MBNA AMERICA BANK, NATIONAL ASSOCIATION MBNA MASTER CREDIT CARD TRUST II MONTHLY PERIOD ENDING NOVEMBER 30, 2003 The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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 \$0.956667 _____ 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 \$1.104444 _____ 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 \$1.337778 -----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

\$85,666,369.21

(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 \$7,558,794.65 _____ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7.558.794.65 _____ 2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,829,880,084.19 _____ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-C as of the end of the day on the last \$750,000,000.00 day of the related Monthly Period _____ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-C as of the end of the day on the \$750,000,000.00 last day of the related Monthly Period _____ (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00 _____ (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last \$637,500,000.00 day of the related Monthly Period _____ (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00 _____ (q) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00 _____ (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00 _____ (i) The Floating Investor Percentage with respect to the period: November 1, 2003 through November 18, 2003 1.05% November 19, 2003 through November 30, 2003 1.03% (j) The Class A Floating Allocation with respect to the related Monthly Period 0.850 _____

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

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

3. Delinquent Balances

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

			Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.63%	1,215,352,149.28
(b)	60 - 89 days:		1.10%	819,672,478.11
(c)	90 - 119 days:		0.96%	714,680,756.52
(d)	120 - 149 days:		0.91%	679,823,561.20
(e)	150 or more days:		0.79%	584,820,130.02
		Total	5.39%	4,014,349,075.13

IOLAI	0.095	4,014,349,073.13

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,529,768.82
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,000,303.60
(c)	The Class B Investor Default Amount for the related Monthly Period	\$264,732.61
(d)	The Collateral Default Amount for the related Monthly Period	\$264,732.61
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(1)	mba annuarta annuat af Glass D	

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

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

\$58,593.75

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

\$468,750.00 _____

\$ 0.00

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 ------

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$664,062.50 _____

\$58,593.75 _____

(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		250,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56, 	250,000.00
(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributio Date		250,000.00
Prin	cipal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 	0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 	0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 	0.00
(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$	0.00
	(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
Avai	lable Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,	705,816.36

8.

9.

		on deposit in the Finance Charge Account on the related Transfer Date	\$768,159.99
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$768,159.99
10.	Coll	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,104,253.86
	(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	\$803,316.24
	(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	\$803,316.24
11.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	11.49%
	(b)	The Portfolio Adjusted Yield	8.26%
Floa	ating	Rate Determinations	
		tes for the related Interest Period: and Class B determination -	1.12000%
Co]	later	al Interest determination -	1.12000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Marcie E. Copson-Hall Servicer

Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

1997-C

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CLASS A CUSIP 55262TCN1 CLASS B CUSIP 55262TCP6 Exhibit 20.9

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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).
 - The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - 7. The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amount
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$5.458333

\$0.000000

\$0.000000

\$1.112222

\$ 0.000000

\$0.000000

\$1.376667

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

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

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

2. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-I as of the end of the day on the last day of the related Monthly Period
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-I as of the end of the day on the last day of the related Monthly Period
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
- (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period
- (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
- (i) The Floating Investor Percentage with respect to the period: November 1, 2003 through November 18, 2003 1.05%

November 19, 2003 through November 30, 2003 1.03%

\$85,666,369.21

\$7,558,794.65

\$7,558,794.65

\$72,829,880,084.19

\$750,000,000.00

\$750,000,000.00 _____

\$637,500,000.00

\$637,500,000.00

\$56,250,000.00

\$56,250,000.00

\$56,250,000.00 _____

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

3. Delinquent Balances

4.

5.

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

		Percentage of Total Receivables	
(a)	30 - 59 days:	1.63%	1,215,352,149.28
(b)	60 - 89 days:	1.10%	819,672,478.11
(c)	90 - 119 days:	0.96%	714,680,756.52
(d)	120 - 149 days:	0.91%	679,823,561.20
(e)	150 or more days:	0.79%	584,820,130.02
	Total	5.39%	4,014,349,075.13
Inve (a)	stor Default Amount The Aggregate Investor Default for the related Monthly Period	Amount	\$3,529,768.82
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$3,000,303.60
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$264,732.61
(d)	The Collateral Default Amount f the related Monthly Period	or	\$264,732.61
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00

(b) The aggregate amount of Class A

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

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\$58,593.75

Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75 _____ (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00 _____ 7. Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00 _____ (b) The amount of Reallocated Class B Principal Collections with respect to \$ 0.00 this Distribution Date _____ (c) The Collateral Interest as of the close of business on this Distribution Date \$56,250,000.00 -----(d) The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00 -----(e) The Class B Adjusted Investor Interest as of the close of business on this Distribution \$56,250,000.00 Date _____ 8. Collection of Finance Charge Receivables (a) Class A Available Funds plus Servicer \$ 11,986,253.94 Interchange Allocated to Class A _____ (b) Class B Available Funds plus Servicer Interchange Allocated to Class B \$ 803,316.24 _____ (c) Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest \$ 803,316.24 _____ 9. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) 0.00 Ś _____ (b) The Accumulation Shortfall with respect to the related Monthly \$ Period 0.00 _____

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

10. Reserve Account

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

		The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	Ş	0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	Ş	0.00
11.	Swap	Reserve Fund		
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$O.	00
		The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	Ş	0.00
12.	Swap	Cash Flows		
		The amount of the Net Swap Receipt for the related Transfer Date	\$2 ,	882,000.08
	(b)	The amount of the Net Swap Payment for the related Transfer Date	Ş	0.00
13. Av	ailab	le Funds		
		The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date 	\$11	,587,816.44
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 	768,159.99
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date		768,159.99
14.	Port	folio Yield		
	(a)	The Portfolio Yield for the related Monthly Period11.49%		
	(1.)			
	(b)	The Portfolio Adjusted Yield8.28%		
C. Floa	ting	Rate Determinations		
LIB	OR ra	tes for the related Interest Period:		
Cla	ss B	determination -1.12000%		
Col	later	al Interest determination -1.12000%		
		ion regarding the status of the Rate Swap and the Swap Counterparty		
1.		the Interest Reserve Account been blished?No		
2.		the Interest Reserve Account been ed?No		
3.		aggregate amount of funds withdrawn from Interest Reserve Account, if any		

4. How any funds withdrawn from the Interest

Reserve Account were utilized?

N/A

5. Has the Interest Rate Swap been Terminated?

No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

1997-I

CLASS B CUSIP 55262TCR2 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1997-J MBNA AMERICA BANK, NATIONAL ASSOCIATION MBNA MASTER CREDIT CARD TRUST II MONTHLY PERIOD ENDING NOVEMBER 30, 2003 The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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 \$0.964444 _____ 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 \$1.104444 _____ 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 \$1.357222 -----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

CLASS A CUSIP 55262TCQ4

(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 Exhibit 20.10

- (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 \$7,558,794.65 -----(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7.558.794.65 _____ 2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,829,880,084.19 _____ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-J as of the end of the day on the last \$750,000,000.00 day of the related Monthly Period _____ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-J as of the end of the day on the \$750,000,000.00 last day of the related Monthly Period _____ (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00 _____ (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last \$637,500,000.00 day of the related Monthly Period -----(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00 _____ (q) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00 _____ (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00 _____ (i) The Floating Investor Percentage with respect to the period: November 1, 2003 through November 18, 2003 1.05% November 19, 2003 through November 30, 2003 1.03%
 - (j) The Class A Floating Allocation with respect to the related Monthly Period

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

0.075

0.075

N/A

N/A -----

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

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

			Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.63%	1,215,352,149.28
(b)	60 - 89 days:		1.10%	819,672,478.11
(c)	90 - 119 days:		0.96%	714,680,756.52
(d)	120 - 149 days:		0.91%	679,823,561.20
(e)	150 or more days:		0.79%	584,820,130.02
		Total	5.39%	4,014,349,075.13

4. Investor Default Amount

Monthly Period

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,529,768.82
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,000,303.60
(c)	The Class B Investor Default Amount for the related Monthly Period	\$264,732.61
(d)	The Collateral Default Amount for the related Monthly Period	\$264,732.61
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related	

\$ 0.00

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

_____ \$ 0.00 _____ \$ 0.00 ------\$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\$58,593.75

\$58,593.75

\$468,750.00

7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	.on \$56,250,000.00
8.	Prir	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,705,816.36

(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$768,159.99
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$768,159.99
10. Co	llection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$9,104,253.86
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$803,316.24
(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	\$803,316.24
11. Poi	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	11.49%
(b)	The Portfolio Adjusted Yield	8.25%
C. Floating	g Rate Determinations	
	rates for the related Interest Period: A and Class B determination -	1.12000%
Collate	eral Interest determination -	1.12000%
MBNA AMERI(NATIONAL A Servi Marc: cer		

Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

1997-J

CLASS A CUSIP 55262TCS0 CLASS B CUSIP 55262TCT8 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1997-K MBNA AMERICA BANK, NATIONAL ASSOCIATION MBNA MASTER CREDIT CARD TRUST II MONTHLY PERIOD ENDING NOVEMBER 30, 2003 The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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 \$0.000000 of Class B Monthly Principal _____ 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 \$0.964444 _____ 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 \$1,120000 _____ 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 \$1,415556 _____ 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

Exhibit 20.11

\$85,666,369.21 _____

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

- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
 - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-K as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-K as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period
 - (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00
 - (i) The Floating Investor Percentage with respect to the period:
 - November 1, 2003 through November 18, 2003 1.05% November 19, 2003 through November 30, 2003 1.03%
 - (j) The Class A Floating Allocation with respect to the related Monthly Period
- 0.850

\$7,558,794.65

\$7,558,794.65

\$72,829,880,084.19

\$750,000,000.00 _____

\$750,000,000.00

\$637,500,000.00

\$637,500,000.00 _____

\$56,250,000.00

\$56,250,000.00

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

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

3. Delinquent Balances

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

			Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.63%	1,215,352,149.28
(b)	60 - 89 days:		1.10%	819,672,478.11
(c)	90 - 119 days:		0.96%	714,680,756.52
(d)	120 - 149 days:		0.91%	679,823,561.20
(e)	150 or more days:		0.79%	584,820,130.02
		Total	5.39%	4,014,349,075.13

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,529,768.82
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,000,303.60
(c)	The Class B Investor Default Amount for the related Monthly Period	\$264,732.61
(d)	The Collateral Default Amount for the related Monthly Period	\$264,732.61
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

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

5 (c) above per \$1,000 of original certificate principal amount

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

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\$58,593.75

\$58,593.75

\$468,750.00

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$56,250,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,705,816.36

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

		on the related Twonefor Date	\$760 150 00
		on the related Transfer Date	\$768,159.99
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$768,159.99
10.	Coll	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$9,104,253.86
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$803,316.24
	(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	\$803,316.24
11.	Port	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	11.49%
	(b)	The Portfolio Adjusted Yield	8.25%
C. Floa	ting	Rate Determinations	
		ates for the related Interest Period: and Class B determination -	1.12000%
Col	lateı	ral Interest determination -	1.12000%
Servi M	L ASS	A BANK, SOCIATION, e E. Copson-Hall	

Name: Marcie E. Copson-Hall Title: Executive Vice President

1997-K

CLASS A CUSI262TDK6Exhibit 20.12 CLASS B CUSIP 55262TDL4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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\$ 1.007222

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\$ 1.151111

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 \$100,783,964.62

(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 \$8,895,865.22

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,895,865.22

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 \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 1.24% November 19, 2003 through November 30, 20031.22%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d)120 - 149 days:0.91%679,823,561.20
(e)150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$4,152,890.62

(b) The Class A Investor Default Amount for the related Monthly Period \$3,529,768.86 (c) The Class B Investor Default Amount for the related Monthly Period \$311,560.88 _____ (d) The Collateral Default Amount for the related Monthly Period \$311,560.88 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 _____ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately

preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee

payable by the Trust to the Servicer for the related Monthly Period\$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) \$1,811,744.06

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$755,416.67

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$76,203.56

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$ 769.84

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,242,905.87

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$904,039.92

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$904,039.92

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 \$10,711,655.87

(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 \$945,414.92

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$945,414.92

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49% - -----

(b) The Portfolio Adjusted Yield 7.85%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.15000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice President

1998-E

CLASS A CUSI262TDM2Exhibit 20.13 CLASS B CUSIP 55262TDN0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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\$ 0.964444

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\$ 1.104445

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\$1,466,743.06

2.The amount of the current quarterly interest distribution in respect of Class A\$1,332,138.89

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\$ 3.134444

4. The amount of the current quarterly interest distribution in respect of Class B\$134,604.17

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\$ 3.589445

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$57,110,914.85

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,039,197.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,039,197.55

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 0.70% November 19, 2003 through November 30, 20030.69%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d) 120 - 149 days:0.91%679,823,561.20
(e) 150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$2,353,179.44 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$2,000,202.42 (c) The Class B Investor Default Amount for the related Monthly Period \$176,488.51 _____ (d) The Collateral Default Amount for the related Monthly Period \$176,488.51 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately

preceding this Distribution Date\$ 0.00

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

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

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

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

7.Reallocations

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

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

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

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

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

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

8. Principal Funding Account

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

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

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

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

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

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

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

9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)\$1,466,743.06

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$409,888.89

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$41,416.67

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$ 798.12

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$5,804,675.85

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$512,106.83

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$512,106.83

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 \$6,070,300.85

(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 \$535,544.33

(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 \$535,544.33

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49%

(b)The Portfolio Adjusted Yield 7.90%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.14000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice President

1998-F

CLASS A CUSI262TDP5Exhibit 20.14 CLASS B CUSIP 55262TD03

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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\$0.972222

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\$1.182222

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\$1.547778

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 \$85,666,369.21

(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 \$7,558,794.65

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,558,794.65

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 1.05% November 19, 2003 through November 30, 20031.03%

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

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

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

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

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

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A _ _____ (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A _ _____ 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.63%1,215,352,149.28 - ------(b) 60 - 89 days:1.10%819,672,478.11 _____ (c) 90 - 119 days:0.96%714,680,756.52 - ------(d)120 - 149 days:0.91%679,823,561.20 - -----(e)150 or more days:0.79%584,820,130.02 - ------Total5.39%4,014,349,075.13 - ------4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,529,768.82 (b) The Class A Investor Default Amount for the related Monthly Period \$3,000,303.60 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$264,732.61 ------(d) The Collateral Default Amount for the related Monthly Period \$264,732.61 -----5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 . _ _ _ _ . (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date

immediately preceding this Distribution Date\$

0.00

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,705,816.36

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99

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 \$9,104,253.86

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$803,316.24

(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 \$803,316.24

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49%

(b)The Portfolio Adjusted Yield 8.22%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.12000%

Collateral Interest determination - 1.12000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

1998-G

CLASS A CUSI262TDZ3Exhibit 20.15 CLASS B CUSIP 55262TEA7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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\$0.980000

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\$1.158889

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

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

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.541667

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$57,110,914.85 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,039,197.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,039,197.55

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 0.70% November 19, 2003 through November 30, 20030.69%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d)120 - 149 days:0.91%679,823,561.20

(e)150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,353,179.44

(b) The Class A Investor Default Amount for the related Monthly Period \$2,000,202.42

(c) The Class B Investor Default Amount for the related Monthly Period \$176,488.51

(d) The Collateral Default Amount for the related Monthly Period \$176,488.51

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$5,803,877.73

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$512,106.83

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$512,106.83

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 \$6,069,502.73 (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 \$535,544.33

(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 \$535,544.33

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49%

(b) The Portfolio Adjusted Yield 7.87%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.12000%

MENA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

1999-A

CLASS A CUS262TEB5Exhibit 20.16 CLASS B CUS1P55262TEC3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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 \$85,666,369.21 (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 \$7,558,794.65

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,558,794.65

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 1.05% November 19, 2003 through November 30, 20031.03%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28 - ------(b) 60 - 89 days:1.10%819,672,478.11 - -----(c) 90 - 119 days:0.96%714,680,756.52 _____ (d)120 - 149 days:0.91%679,823,561.20 - ------(e)150 or more days:0.79%584,820,130.02 - ------Total5.39%4,014,349,075.13 ------4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,529,768.82 ------(b) The Class A Investor Default Amount for the related Monthly Period \$3,000,303.60 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$264,732.61 _____ (d) The Collateral Default Amount for the related Monthly Period \$264,732.61 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor

Charge Offs for the related Monthly Period \$ 0.00

0.00

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$11,625,045.03

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$803,316.24

(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 \$803,316.24

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\$2,520,791.17

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

13.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,226,607.53

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99

14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49%

(b) The Portfolio Adjusted Yield 7.53%

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

 $4\,.\,\mathrm{How}$ any funds withdrawn from the Interest Reserve Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

1999-B

CLASS A CUSI262TEE9Exhibit 20.17 CLASS B CUSIP 55262TEF6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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 \$1.018889

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

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

7. The amount of distribution in respect of Class B Monthly Interest \$5.416667

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

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

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.791667

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$57,110,914.85 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,039,197.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,039,197.55

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 0.70% November 19, 2003 through November 30, 20030.69%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d)120 - 149 days:0.91%679,823,561.20

(e)150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,353,179.44

(b) The Class A Investor Default Amount for the related Monthly Period \$2,000,202.42

(c) The Class B Investor Default Amount for the related Monthly Period \$176,488.51

(d) The Collateral Default Amount for the related Monthly Period \$176,488.51

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$5,803,877.73

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$512,106.83

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$512,106.83

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 \$6,069,502.73 (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 \$535,544.33

(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 \$535,544.33

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49%

(b) The Portfolio Adjusted Yield 7.43%

C.Floating Rate Determinations

LIBOR rate for the Interest Period ending on this Distribution Date:1.12000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

1999-D

CLASS A CUS262TEN9Exhibit 20.18 CLASS B CUS1P55262TEP4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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\$1.493333

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 \$85,666,369.21 (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 \$7,558,794.65

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,558,794.65

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 1.05% November 19, 2003 through November 30, 20031.03%

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

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

(m) The Collateral Floating Allocation with

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d)120 - 149 days:0.91%679,823,561.20
(e)150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,529,768.82

(b) The Class A Investor Default Amount for the related Monthly Period \$3,000,303.60

(c) The Class B Investor Default Amount for the related Monthly Period \$264,732.61

(d) The Collateral Default Amount for the related Monthly Period \$264,732.61

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$11,828,769.48

(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 \$803,316.24

(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 \$803,316.24

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 _____ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 _____ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$2,724,515.62 _____ (b) The amount of the Net Swap Payment for the related Transfer Date\$ 0.00 _____ 13.Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,430,331.98 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99

14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49%

(b) The Portfolio Adjusted Yield 7.79%

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

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

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

1999-G

CLASS A CUSI262TEQ2Exhibit 20.19 CLASS B CUSIP 55262TER0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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\$ 1.057778

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\$ 1.267778

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

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

Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

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

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

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

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

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

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$114,221,829.58

(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 \$10,078,391.63

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,078,391.63

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 \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 1.40% November 19, 2003 through November 30, 20031.38%

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

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

(m)The Collateral Floating Allocation with respect to the related Monthly 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:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d) 120 - 149 days:0.91%679,823,561.20
(e) 150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$4,706,358.19 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$4,000,404.79 (c) The Class B Investor Default Amount for the related Monthly Period \$352,976.70 _____ (d) The Collateral Default Amount for the related Monthly Period \$352,976.70 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount

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

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

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

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

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

7.Reallocations

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

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

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

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

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

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

8. Principal Funding Account

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

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

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

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

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

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

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

9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)\$2,165,923.61

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$899,111.11

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$95,083.33

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$ 920.67

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,608,676.32

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,024,213.28

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,024,213.28

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 \$12,139,926.32

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,071,088.28

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,071,088.28

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49%

(b) The Portfolio Adjusted Yield 7.72%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.15000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

1999-H

CLASS A CUS262TEU3Exhibit 20.20 CLASS B CUS1P55262TEV1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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 \$114,221,829.58 (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 \$10,078,391.63

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,078,391.63

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 \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 1.40% November 19, 2003 through November 30, 20031.38%

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

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

(m) The Collateral Floating Allocation with

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d)120 - 149 days:0.91%679,823,561.20
(e)150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,706,358.19

(b) The Class A Investor Default Amount for the related Monthly Period \$4,000,404.79

(c) The Class B Investor Default Amount for the related Monthly Period \$352,976.70

(d) The Collateral Default Amount for the related Monthly Period \$352,976.70

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$16,202,392.87

(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 \$1,071,088.28

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,071,088.28

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 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\$4,063,387.22 _____ (b) The amount of the Net Swap Payment for the related Transfer Date\$ 0.00 _____ 13.Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$15,671,142.87 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,024,213.28 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,024,213.28 -----

14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49%

(b) The Portfolio Adjusted Yield 7.25%

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

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

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice President

1999-J

CLASS A CUSI262TEW9Exhibit 20.21 CLASS B CUSIP 55262TEX7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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\$1.065556

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\$1.283333

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\$1.711111

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 \$85,666,369.21 (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 \$7,558,794.65

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,558,794.65

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 1.05% November 19, 2003 through November 30, 20031.03%

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

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

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

(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:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d)120 - 149 days:0.91%679,823,561.20

(e)150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,529,768.82

(b) The Class A Investor Default Amount for the related Monthly Period \$3,000,303.60

(c) The Class B Investor Default Amount for the related Monthly Period \$264,732.61

(d) The Collateral Default Amount for the related Monthly Period \$264,732.61

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,705,816.36

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99

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 \$9,104,253.86 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$803,316.24

(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 \$803,316.24

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49%

(b) The Portfolio Adjusted Yield 8.09%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.12000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

1999-L

CLASS A CUS262TEY5Exhibit 20.22 CLASS B CUS1P55262TEZ2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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 \$57,110,914.85 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,039,197.55

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,039,197.55

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 0.70% November 19, 2003 through November 30, 20030.69%

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

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

(m) The Collateral Floating Allocation with

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d)120 - 149 days:0.91%679,823,561.20
(e)150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,353,179.44

(b) The Class A Investor Default Amount for the related Monthly Period \$2,000,202.42

(c) The Class B Investor Default Amount for the related Monthly Period \$176,488.51

(d) The Collateral Default Amount for the related Monthly Period \$176,488.51

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$7,998,105.51

(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 \$535,544.33

(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 \$535,544.33

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____ in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 _____ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 _____ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$1,928,602.78 _____ (b) The amount of the Net Swap Payment for the related Transfer Date\$ 0.00 _____ 13.Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$7,732,480.51 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$512,106.83 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$512,106.83 14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49%

(b) The Portfolio Adjusted Yield 7.43%

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

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

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice President

1999-M

CLASS A CUS262TFA6Exhibit 20.23 CLASS B CUS1P55262TFB4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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 \$85,666,369.21 (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 \$7,558,794.65

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,558,794.65

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 1.05% November 19, 2003 through November 30, 20031.03%

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

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

(m) The Collateral Floating Allocation with

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d)120 - 149 days:0.91%679,823,561.20
(e)150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,529,768.82

(b) The Class A Investor Default Amount for the related Monthly Period \$3,000,303.60

(c) The Class B Investor Default Amount for the related Monthly Period \$264,732.61

(d) The Collateral Default Amount for the related Monthly Period \$264,732.61

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$12,393,612.19

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$803,316.24

(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 \$803,316.24

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____ in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 _____ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 _____ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$3,289,358.33 _____ (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 \$11,995,174.69 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99 14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.49%

(b) The Portfolio Adjusted Yield 7.34%

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

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

N/A

- -----

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

2000-A

CLASS A CUSI262TFE8Exhibit 20.24 CLASS B CUSIP 55262TFF5

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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\$0.995556

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\$1.162778

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\$1.493333

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 \$171,332,734.97 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$15,117,595.20

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$15,117,595.20

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 \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 2.11% November 19, 2003 through November 30, 20032.07%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d)120 - 149 days:0.91%679,823,561.20

(e)150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$7,059,537.37

(b) The Class A Investor Default Amount for the related Monthly Period \$6,000,606.87

(c)The Class B Investor Default Amount for the related Monthly Period \$529,465.25

(d) The Collateral Default Amount for the related Monthly Period \$529,465.25

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$1,328,125.00

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

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

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

7.Reallocations

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$17,411,632.32

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,536,320.71

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,536,320.71

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 \$18,208,507.32 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,606,633.21

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,606,633.21

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49%

(b) The Portfolio Adjusted Yield 8.20%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.12000%

MBNA AMERICA BANK, NATIO Marcie E. Copson-Hall NAL ASSOCIATION, Servicer Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

2000-C

CLASS A CUSI262TFG3Exhibit 20.25 CLASS B CUSIP 55262TFH1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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\$1.026667

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\$1.205556

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 \$97,088,554.39 (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 \$8,566,635.83

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,566,635.83

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 \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 1.19% November 19, 2003 through November 30, 20031.17%

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

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

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

(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:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d)120 - 149 days:0.91%679,823,561.20

(e)150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,000,404.48

(b) The Class A Investor Default Amount for the related Monthly Period \$3,400,343.96

(c) The Class B Investor Default Amount for the related Monthly Period \$300,030.26

(d) The Collateral Default Amount for the related Monthly Period \$300,030.26

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$752,604.17

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

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

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$531,250.00

7.Reallocations

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

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

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$63,750,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$63,750,000.00 - ----- (e)The Class B Investor Interest as of the close of business on this Distribution Date \$63,750,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$63,750,000.00

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,866,592.14

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$870,581.54

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$870,581.54

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 \$10,318,154.64 (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 \$910,425.29

(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 \$910,425.29

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49%

(b) The Portfolio Adjusted Yield 7.68%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.12000%

MENA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

2000-D

CLASS A CUS262TFJ7Exhibit 20.26 CLASS B CUS1P55262TFK4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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 \$67,189,306.47 (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 \$6,047,038.83

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,047,038.83

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 \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 0.83% November 19, 2003 through November 30, 20030.81%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.076 - -----

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d)120 - 149 days:0.91%679,823,561.20
(e)150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,776,751.52

(b) The Class A Investor Default Amount for the related Monthly Period \$2,353,179.14

(c) The Class B Investor Default Amount for the related Monthly Period \$211,786.19

(d) The Collateral Default Amount for the related Monthly Period \$211,786.19

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

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

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$520,833.33

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

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

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$368,750.00

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$9,882,585.79

(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 \$642,653.16

(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 \$642,653.16

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

(b)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____ in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 _____ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 _____ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$2,741,994.44 _____ (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 \$9,570,085.79 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$614,528.16 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$614,528.16 14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49%

(b) The Portfolio Adjusted Yield 7.15%

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

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

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIO Marcie E. Copson-Hall NAL ASSOCIATION, Servicer Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

2000-E

CLASS A CUSI262TFL2Exhibit 20.27 CLASS B CUSIP 55262TFMO

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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\$1.532222

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\$ 0.983889

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\$ 1.158889

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\$2,647,564.11

2.The amount of the current quarterly interest distribution in respect of Class A\$2,398,229.17

3.The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount\$ 3.197639

4. The amount of the current quarterly interest distribution in respect of Class B\$249,334.94

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\$ 3.766389

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 \$100,783,964.62

(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 \$8,895,865.22

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,895,865.22

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 \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 1.24% November 19, 2003 through November 30, 20031.22%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d) 120 - 149 days:0.91%679,823,561.20
(e) 150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$4,152,890.62 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$3,529,768.86 (c) The Class B Investor Default Amount for the related Monthly Period \$311,560.88 _____ (d) The Collateral Default Amount for the related Monthly Period \$311,560.88 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount

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

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$781,250.01

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

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

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

7.Reallocations

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

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

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

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

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

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

as of the close of business on this Distribution Date \$750,000,000.00

(h)The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$750,000,000.00

8.Principal Funding Account

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

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

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

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

(e) The amount of all or a portion of the

Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

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

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

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

9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$2,647,564.11

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$737,916.67

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$76,718.44

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$1,440.71

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,243,576.74

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$904,039.92

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$904,039.92

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 \$10,712,326.74

(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 \$945,414.92

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$945,414.92

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49%

(b) The Portfolio Adjusted Yield 8.21% - -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.14000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

2000-F

CLASS A CUSI262TFN8Exhibit 20.28 CLASS B CUSIP 55262TFP3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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\$1.532222

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\$ 0.995556

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\$ 1.205556

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 \$85,666,369.21

(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 \$7,558,794.65

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,558,794.65

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 1.05% November 19, 2003 through November 30, 20031.03%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d) 120 - 149 days:0.91%679,823,561.20
(e) 150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$3,529,768.82 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$3,000,303.60 (c) The Class B Investor Default Amount for the related Monthly Period \$264,732.61 _____ (d) The Collateral Default Amount for the related Monthly Period \$264,732.61 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount

reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$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)\$1,530,401.05

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$634,666.67

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$67,812.50

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$ 650.44

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,706,466.80

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99

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 \$9,104,904.30

(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 \$803,316.24

(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 \$803,316.24

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49% - -----

(b)The Portfolio Adjusted Yield for the related Monthly Period8.21%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.15000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

2000-G

CLASS A CUSI262NAL0Exhibit 20.29 CLASS B CUSIP 55262NAM8

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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\$1.065556

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\$1.337778

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\$1.804444

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 \$79,955,282.84 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,054,880.07

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,054,880.07

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 \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 0.98% November 19, 2003 through November 30, 20030.96%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d)120 - 149 days:0.91%679,823,561.20

(e)150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,294,451.05

(b) The Class A Investor Default Amount for the related Monthly Period \$2,800,283.43

(c) The Class B Investor Default Amount for the related Monthly Period \$247,083.81

(d) The Collateral Default Amount for the related Monthly Period \$247,083.81

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$619,791.67

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$54,687.50

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$54,687.50

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$437,500.00

7.Reallocations

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

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

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$52,500,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$52,500,000.00 - ----- (e)The Class B Investor Interest as of the close of business on this Distribution Date \$52,500,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$52,500,000.00

(g)The Class A Investor Interest as of the close of business on this Distribution Date \$595,000,000.00

(h)The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$595,000,000.00

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,125,428.95

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$716,949.77

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$716,949.77

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 \$8,497,303.95

(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 \$749,762.27

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$749,762.27

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.49%

(b) The Portfolio Adjusted Yield 8.08% - -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.12000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer Name: Marcie E. Copson-Hall

Title: Executive Vice Presiden

2000-Н

CLASS A CUS262TFR9Exhibit 20.30 CLASS B CUSIP55262TFS7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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 \$114,221,829.58 (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 \$10,078,391.63

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,078,391.63

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 \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 1.40% November 19, 2003 through November 30, 20031.38%

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

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

(m) The Collateral Floating Allocation with

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d)120 - 149 days:0.91%679,823,561.20
(e)150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,706,358.19

(b) The Class A Investor Default Amount for the related Monthly Period \$4,000,404.79

(c) The Class B Investor Default Amount for the related Monthly Period \$352,976.70

(d) The Collateral Default Amount for the related Monthly Period \$352,976.70

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$16,202,430.65

(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 \$1,071,088.28

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,071,088.28

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

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

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\$4,063,425.00 _____ (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 \$15,671,180.65 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,024,213.28 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,024,213.28 14.Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 11.49% - -----

(b)The Portfolio Adjusted Yield for the related Monthly Period7.38%

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

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

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

2000-I

CLASS A CUSI262TFU2Exhibit 20.31 CLASS B CUSIP 55262TFV0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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\$1.493333

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\$ 0.980000

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\$ 1.186111

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 \$85,666,369.21

(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 \$7,558,794.65

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,558,794.65

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,829,880,084.19

(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:

November 1, 2003 through November 18, 2003 1.05% November 19, 2003 through November 30, 20031.03%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d) 120 - 149 days:0.91%679,823,561.20
(e) 150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$3,529,768.82 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$3,000,303.60 (c) The Class B Investor Default Amount for the related Monthly Period \$264,732.61 _____ (d) The Collateral Default Amount for the related Monthly Period \$264,732.61 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount

reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$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)\$1,506,414.06

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$624,750.00

(c)The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$66,718.75

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$ 640.23

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,706,456.59

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99

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 \$9,104,894.09

(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 \$803,316.24

(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 \$803,316.24

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49% - -----

(b)The Portfolio Adjusted Yield for the related Monthly Period8.23%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.15000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

2000-K

CLASS A CUSIP262TFW8Exhibit 20.32 CLASS B CUSIP 55262TFX6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amount
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$5.416667

\$0.000000

\$0.000000

\$1,260000

\$ 0.000000

\$0.000000

\$1.648889

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

which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
 - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period
 - (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00
 - (i) The Floating Investor Percentage with respect to the period:
 - November 1, 2003 through November 18, 2003 0.70% November 19, 2003 through November 30, 2003 0.69%
 - (j) The Class A Floating Allocation with respect to the related Monthly Period

\$57,110,914.85 ------

\$5,039,197.55 _____

\$5,039,197.55 _____

\$72,829,880,084.19 _____

\$500,000,000.00 _____

\$500,000,000.00 _____

\$425,000,000.00 _____

\$425,000,000.00 _____

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

\$37,500,000.00

- (k) The Class B Floating Allocation with respect to the related Monthly Period
- (1) The Collateral Floating Allocation with respect to the related Monthly Period
- (m) The Fixed Investor Percentage with respect to the related Monthly Period
- (n) The Class A Fixed Allocation with respect to the related Monthly Period
- (o) The Class B Fixed Allocation with respect to the related Monthly Period
- (p) The Collateral Fixed Allocation with respect to the related Monthly Period
- 3. Delinquent Balances

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

			Percentag of Total Receivable	l Account
(a)	30 - 59 days:		1.63%	1,215,352,149.28
(b)	60 - 89 days:		1.10%	819,672,478.11
(c)	90 - 119 days:		0.96%	714,680,756.52
(d)	120 - 149 days:		0.91%	679,823,561.20
(e)	150 or more days:		0.79%	584,820,130.02
		Total	5.39%	4,014,349,075.13

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,353,179.44 		
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,000,202.42		
(c)	The Class B Investor Default Amount for the related Monthly Period	\$176,488.51		
(d)	The Collateral Default Amount for the related Monthly Period	\$176,488.51		
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

0.075

0.075

N/A _____

N/A

N/A

N/A

\$ 0.00 _____

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

6. Investor Servicing Fee

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

\$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 -----\$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____

\$39,062.50

\$442,708.33

\$39,062.50

	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	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 Distributi Date	on \$37,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
9.	Rese	rve Account	
	(a)	The Reserve Draw Amount on the related Transfer Date	\$ 0.00
	(b)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00

\$ 0.00 _____

	(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. Sw	ap Res	serve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$ 0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
11.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$1,878,972.22
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
12.	Avail	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,682,849.95
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 512,106.83
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$512,106.83
13.	Colle	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$7,948,474.95
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$535,544.33
	(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	\$535,544.33
14.	Porti	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	11.49%

(b) The Portfolio Adjusted Yield for the related Monthly Period

C. Floating Rate Determinations

Collateral Interest	determination -	1.12000%
Class A and Class B	determination -	1.12000%
LIBOR rates for the	related Interest	Period:

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

4.How any funds withdrawn from the Interest Reserve Account were utilized $\ensuremath{\mathsf{N}}\xspace{\mathsf{A}}\xspace{\mathsf{A}}$

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

iitie. Executive vice iie.

2000-L

CLASS A CUSIP262TFY4Exhibit 20.33 CLASS B CUSIP 55262TFZ1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amount
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$0.987778

\$0.000000

\$0.000000

\$1.221111

\$ 0.000000

\$0.000000

\$1.610000

- 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 \$142,777,280.61 _____ (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 \$12,597,998.21 _____ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of \$12,597,998.21 the Collateral Interest _____ 2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,829,880,084.19 _____ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2001-A as of the end of the day on the last day of the related Monthly Period \$1,250,000,000.00 _____ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2001-A as of the end of the day on the last day of the related Monthly Period \$1,250,000,000.00 _____ (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$1,062,500,000.00 _____ (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$1,062,500,000.00 _____ (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$93,750,000.00 -----(g) The amount of Principal Receivables in the Trust represented by the Class $\ensuremath{\mathsf{B}}$ Adjusted Interest as of the end of the day on the last day of the related Monthly period \$93,750,000.00 -----(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$93,750,000.00 _____ (i) The Floating Investor Percentage with respect to the period: November 1, 2003 through November 18, 2003 1.76% November 19, 2003 through November 30, 2003 1.72%

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

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

3. Delinquent Balances

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

			Percentage of Total	Account
			Receivables	Balance
(a)	30 - 59 days:		1.63%	1,215,352,149.28
(b)	60 - 89 days:		1.10%	819,672,478.11
(c)	90 - 119 days:		0.96%	714,680,756.52
(d)	120 - 149 days:		0.91%	679,823,561.20
(e)	150 or more days:		0.79%	584,820,130.02
		Total	5.39%	4,014,349,075.13

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$5,882,947.93
(b)	The Class A Investor Default Amount for the related Monthly Period	\$5,000,505.63
(c)	The Class B Investor Default Amount for the related Monthly Period	\$441,221.15
(d)	The Collateral Default Amount for the related Monthly Period	\$441,221.15
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00

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

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$1,106,770.83

\$97,656.25

Servicer for the related Monthly Period

\$97,656.25

\$93,750,000.00

\$93,750,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$781,250.00

\$ 0.00

\$ 0.00

- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
 - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
 - (c) The Collateral Interest as of the close of business on this Distribution Date
 - (d) The Class B Investor Interest as of the close of business on this Distribution Date
 - (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$93,750,000.00
- 8. Principal Funding Account
 - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
 - (b) The Accumulation Shortfall with respect to the related Monthly Period
 - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds
 - (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds
- 9. Reserve Account
 - (a) The Reserve Draw Amount on the related Transfer Date
 - (b) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
 - (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds
 - (2) The Reserve Draw Amount deposited in the Finance Charge Account to be

\$ 0.00

		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). Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$14,509,693.73
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,280,267.46
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,280,267.46
11	L. Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, allocated in respect of the Class A Certificates	\$15,173,756.23
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account which were allocated in respect of the Class B Certificates	\$1,338,861.21
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,338,861.21
12	2. Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	11.49%
		tfolio Adjusted Yield for the thly Period	8.19%
C. Fl	loating	Rate Determinations	
		ates for the related Interest Period: and Class B determination -	1.12000%
C	Collate	ral Interest determination -	1.12000%

Name: Marcie E. Copson-Hall Title: Executive Vice President

2001-A

CLASS A CUSI262TGA5Exhibit 20.34 CLASS B CUSIP 55262TGB3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2003

The information which is required to be prepared with respect to the Distribution Date of December 15, 2003, and with respect to the performance of the trust during the month of November, 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\$1.073333

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\$1.337778

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

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

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$6.041667

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$85,666,369.21 (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 \$7,558,794.65

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,558,794.65

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,829,880,084.19

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2001-B as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2001-B as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

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

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

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

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

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

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

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

November 1, 2003 through November 18, 2003 1.05% November 19, 2003 through November 30, 20031.03%

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

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

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

(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:1.63%1,215,352,149.28
(b) 60 - 89 days:1.10%819,672,478.11
(c) 90 - 119 days:0.96%714,680,756.52
(d)120 - 149 days:0.91%679,823,561.20

(e)150 or more days:0.79%584,820,130.02

Total5.39%4,014,349,075.13

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,529,768.82

(b) The Class A Investor Default Amount for the related Monthly Period \$3,000,303.60

(c) The Class B Investor Default Amount for the related Monthly Period \$264,732.61

(d) The Collateral Default Amount for the related Monthly Period \$264,732.61

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,705,816.36

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$768,159.99

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 \$9,104,253.86 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$803,316.24

(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 \$803,316.24

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.49%

(b) The Portfolio Adjusted Yield 7.70%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.12000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

2001-В