
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): April 22, 2004

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

United States
----(State or other jurisdiction of incorporation)

333-104089
----(Commission File
Number)

(IRS Employer Identification No.)

51-0331454

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 April 22, 2004, 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. 40 of Receivables in Additional Accounts dated as of April 22, 2004, (the "Assignment"). The principal amount of the Receivables in the Additional Accounts on April 22, 2004, was \$3,120,036,745.56. The Seller conveyed the Receivables in the Additional Accounts to the Trust pursuant to subsection 2.06(b) of the Pooling and Servicing Agreement.

ITEM 5. OTHER EVENTS

On May 17, 2004 the MBNA Master Credit Card Trust II Series 1999-C (the "Series") will be terminated in accordance with the provisions of Section 11 of the Series 1999-C Supplement dated as of May 18, 1999, to the Pooling and Servicing Agreement dated as of August 4, 1994 (the "Pooling and Servicing Agreement") and subsection 12.03 of the Pooling and Servicing Agreement. Final Payment will be made on the Series certificates after presentation and surrender of the Series certificates at the offices of The Bank of New York, as the Trustee.

May 17, 2004 is a Distribution Date for each publicly-offered Series of Certificates issued by MBNA Master Credit Card Trust II. Copies of the Certificateholders' Statements for the month ended April 30, 2004 are included as Exhibits to this Report under Exhibit 20.

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 April 30, 2004.
- 20.2. Series 1995-C Certificateholders' Statement for the month ended April 30, 2004.
- 20.3. Series 1996-B Certificateholders' Statement for the month ended April 30, 2004.
- 20.4. Series 1996-G Certificateholders' Statement for the month ended

- April 30, 2004.
- 20.5. Series 1996-M Certificateholders' Statement for the month ended April 30, 2004.
- 20.6. Series 1997-B Certificateholders' Statement for the month ended April 30, 2004.
- 20.7. Series 1997-I Certificateholders' Statement for the month ended April 30, 2004.
- 20.8. Series 1997-J Certificateholders' Statement for the month ended April 30, 2004.
- 20.9. Series 1997-K Certificateholders' Statement for the month ended April 30, 2004.
- 20.10. Series 1998-E Certificateholders' Statement for the month ended April 30, 2004.
- 20.11. Series 1998-F Certificateholders' Statement for the month ended April 30, 2004.
- 20.12. Series 1998-G Certificateholders' Statement for the month ended April 30, 2004.
- 20.13. Series 1999-B Certificateholders' Statement for the month ended April 30, 2004.
- 20.14. Series 1999-D Certificateholders' Statement for the month ended April 30, 2004.
- 20.15. Series 1999-G Certificateholders' Statement for the month ended April 30, 2004.
- 20.16. Series 1999-J Certificateholders' Statement for the month ended April 30, 2004.
- 20.17. Series 1999-L Certificateholders' Statement for the month ended April 30, 2004.
- 20.18. Series 1999-M Certificateholders' Statement for the month ended April 30, 2004.
- 20.19. Series 2000-A Certificateholders' Statement for the month ended April 30, 2004.
- 20.20. Series 2000-C Certificateholders' Statement for the month ended April 30, 2004.
- 20.21. Series 2000-D Certificateholders' Statement for the month ended April 30, 2004.
- 20.22. Series 2000-E Certificateholders' Statement for the month ended April 30, 2004.
- 20.23. Series 2000-F Certificateholders' Statement for the month ended April 30, 2004.
- 20.24. Series 2000-G Certificateholders' Statement for the month ended April 30.2004.
- 20.25. Series 2000-H Certificateholders' Statement for the month ended April 30, 2004.
- 20.26. Series 2000-I Certificateholders' Statement for the month ended April 30, 2004.
- 20.27. Series 2000-K Certificateholders' Statement for the month ended April 30, 2004.
- 20.28. Series 2000-L Certificateholders' Statement for the month ended April 30, 2004.
- 20.29. Series 2001-A Certificateholders' Statement for the month ended April 30, 2004.
- 20.30. Series 2001-B Certificateholders' Statement for the month ended April 30, 2004.

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

Dated: May 17, 2004

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: /s/Marcie Copson-Hall

Name: Marcie Copson-Hall Title: Executive Vice President

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$1.217778 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 \$1.377778 _____ 8. The amount of distribution in respect of Class B Deficiency Amounts \$0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$1.636329 _____ 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 | \$73,265,106.88 |
|------|--|------------------------------------|
| (b) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$3,789,572.35 |
| | | |
| (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 , 158,089.16 |
| Prir | 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 | \$73,518,145,687.52 |
| (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period | \$575,000,000.00 |
| (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period | \$575 , 000 , 000.00 |
| (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$500,250,000.00 |
| (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$500 , 250 , 000.00 |
| (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$25,875,000.00 |
| (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$48,875,000.00 |
| (h) | The Floating Investor Percentage with respect to the period: | |
| | April 1, 2004 through April 21, 2004 0. April 22, 2004 through April 30, 2004 0 | |
| (i) | The Class A Floating Allocation with respect to the related Monthly Period | 0.870 |
| (j) | The Class B Floating Allocation with respect to the related Monthly | 0.045 |
| (k) | The Collateral Floating Allocation with respect to the related Monthly | |

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

3. Delinquent Balances

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

| | | | Percentage of Total Receivables | Aggregate Account Balance |
|-----|-------------------|-------|---------------------------------------|---------------------------------|
| (a) | 30 - 59 days: | | 1.43% | 1,077,507,996.35 |
| (b) | 60 - 89 days: | | 1.04% | 783,341,604.19 |
| (c) | 90 - 119 days: | | 0.88% | 660,353,595.44 |
| (d) | 120 - 149 days: | | 0.80% | 600,330,070.49 |
| (e) | 150 or more days: | | 0.77% | 570,040,724.59 |
| | | Total | 4.92% | 3,691,573,991.06 |

4. Investor Default Amount

| (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$2,686,679.72 |
|-----|--|------------------|
| (b) | The Class A Investor Default Amount for the related Monthly Period | \$2,337,411.36 |
| (c) | The Class B Investor Default Amount for the related Monthly Period | \$120,900.47 |
| (d) | The Collateral Default Amount for the related Monthly Period | \$228,367.89 |

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 | |
| (a) | The aggregate amount of Class B | - | | |
| (c) | 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

Monthly Period

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

(b) The amount of Reallocated Class B

| | | Principal Collections with respect to this Distribution Date | \$ 0.00 |
|-----|------|---|--------------------|
| | (c) | The Collateral Interest as of the close of business on this Distribution Date | \$48,875,000.00 |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution Date | \$25,875,000.00 |
| 8. | Coll | ection of Finance Charge Receivables | |
| | (a) | The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Procees and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates | \$7,273,667.00 |
| | (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 | \$376,223.90 |
| | (c) | | \$710,646.02 |
| 9. | Prin | cipal Funding Account | |
| | (a) | The principal amount on deposit in the Principal Funding Account on the related Transfer Date | \$ 0.00 |
| | (b) | The Accumulation Shortfall with respect to the related Monthly Period | \$ 0.00 |
| | (c) | The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date | \$ 0.00 |
| | (d) | The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account | \$ 0.00 |
| | (e) | Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date | \$ 0.00 |
| 10. | Ava | ilable Funds | |
| | (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$6,961,010.75 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$360,052.02 |

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

\$680,099.15

11. Portfolio Yield

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

11.84%

(b) The Portfolio Adjusted Yield

7.88%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of April 15, 2004 to May 16, 2004: 1.10000%

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

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

1995-A

| FORM | OF | MONTHLY | CERTIFICATEHOLDERS' | STATEMENT |
|------|----|---------|---------------------|-----------|

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$5.375000 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 -----6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$1.351111 8. The amount of distribution in respect of Class B Deficiency Amounts \$0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 _____ 10. The amount of distribution in respect \$1.617778 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 | \$73,265,106.88 |
| | | | |
| | (b) | The aggregate amount of Collections | |
| | | of Principal Receivables processed during the related Monthly Period | |
| | | which were allocated in respect of | |
| | | the Class B Certificates | \$3,789,572.35 |
| | | | |
| | (c) | The aggregate amount of Collections | |
| | | of Principal Receivables processed during the related Monthly Period | |
| | | which were allocated in respect of | |
| | | the Collateral Interest | \$7,158,089.16 |
| | | | |
| 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 | \$73,518,145,687.52 |
| | | | |
| | | | |
| | (b) | The amount of Principal Receivables | |
| | | in the Trust represented by the Investor Interest of Series 1995-C | |
| | | as of the end of the day on the last | |
| | | day of the related Monthly Period | \$575,000,000.00 |
| | | | |
| | (c) | The amount of Principal Receivables in the Trust represented by the | |
| | | Adjusted Investor Interest of Series | |
| | | 1995-C as of the end of the day on the | ¢575 000 000 00 |
| | | last day of the related Monthly Period | \$575,000,000.00 |
| | (1) | | |
| | (d) | The amount of Principal Receivables in the Trust represented by the | |
| | | Class A Investor Interest as of | |
| | | the end of the day on the last day of the related Monthly Period | \$500,250,000.00 |
| | | - | |
| | (e) | The amount of Principal Receivables | |
| | (-) | in the Trust represented by the | |
| | | Class A Adjusted Investor Interest as of the end of the day on the last | |
| | | day of the related Monthly Period | \$500,250,000.00 |
| | | | |
| | (f) | The amount of Principal Receivables | |
| | | in the Trust represented by the Class B Investor Interest as of | |
| | | the end of the day on the last day | |
| | | of the related Monthly Period | \$25,875,000.00 |
| | | | |
| | (g) | The amount of Principal Receivables in the Trust represented by the Collateral | |
| | | Interest as of the end of the day on the | |
| | | last day of the related Monthly period | \$48,875,000.00 |
| | | | |
| | (h) | The Floating Investor Percentage with | |
| | | respect to the period: | |
| | | April 1, 2004 through April 21, 2004 0.83 | |
| | | April 22, 2004 through April 30, 2004 0. | /8% |
| | (i) | The Class A Floating Allocation | |
| | | with respect to the related Monthly Period | 0.870 |
| | | 20204 | |
| | (j) | The Class B Floating Allocation | |
| | \ J / | with respect to the related Monthly Period | 1 0.045 |

with respect to the related Monthly Period 0.045

| (k) | The Collateral Floating Allocat | | | |
|----------------------|---|---------------------------------------|------------------|--|
| | with respect to the related Mon Period | cniy | 0.085 | |
| (1) | The Fixed Investor Percentage w respect to the related Monthly | | N/A | |
| (m) | The Class A Fixed Allocation wi respect to the related Monthly | | N/A | |
| (n) | The Class B Fixed Allocation wi respect to the related Monthly | | | |
| (0) | The Collateral Fixed Allocation respect to the related Monthly | | N/A | |
| Deli | nquent Balances | | | |
| were | aggregate amount of outstanding edelinquent as of the end of the eted Monthly Period: | | | |
| | | Percentage of Total Receivables | | |
| (a) | 30 - 59 days: | 1.43% | 1,077,507,996.35 | |
| (b) | 60 - 89 days: | 1.04% | 783,341,604.19 | |
| (c) | 90 - 119 days: | 0.88% | 660,353,595.44 | |
| (d) | 120 - 149 days: | 0.80% | 600,330,070.49 | |
| (e) | 150 or more days: | 0.77% | 570,040,724.59 | |
| | Total | 4.92% | 3,691,573,991.06 | |
| Inve | estor Default Amount | | | |
| (a) | The Aggregate Investor Default for the related Monthly Period | Amount | \$2,686,679.72 | |
| (b) | The Class A Investor Default Am for the related Monthly Period | ount | \$2,337,411.36 | |
| (c) | The Class B Investor Default Am for the related Monthly Period | ount | \$120,900.47 | |
| (d) | The Collateral Default Amount f the related Monthly Period | or | \$228,367.89 | |
| Investor Charge Offs | | | | |
| (a) | The aggregate amount of Class A Investor Charge Offs for the re Monthly Period | | \$ 0.00 | |
| (b) | The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount | in | \$ 0.00 | |
| (c) | The aggregate amount of Class B Investor Charge Offs for the re Monthly Period | | \$ 0.00 | |

4.

5.

(d) The aggregate amount of Class B

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

| | (b) | The amount of Reallocated Class B Principal Collections with respect to this Distribution Date | \$ 0.00 |
|-----|------|--|-------------------------|
| | (c) | The Collateral Interest as of the close of business on this Distribution Date | \$48,875,000.00 |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution Date | \$25,875,000.00 |
| 8. | Prin | cipal Funding Account | |
| | (a) | The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals | \$ 0.00 |
| | (b) | The Accumulation Shortfall with respect to the related Monthly Period | \$ 0.00 |
| | (c) | The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date | \$ 0.00 |
| | (d) | The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account | \$ 0.00 |
| 9. | Avai | lable Funds | |
| | (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$9,074,900.50 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$360,052.02 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$680,099.15 |
| 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, 387,556.75 |
| | | | |
| | (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 | \$376,223.90 |
| | (c) | The aggregate amount of Collections of | |

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

| | | | related Monthly Period which were allocated in respect of the Collateral Interest | \$710,646. | 02 |
|----|-----|-------------|---|----------------|---------|
| | 11. | Swa | p Cash Flows | | |
| | | (a) | The amount of the Net Swap Receipt for the related Transfer Date | \$2,113,88 | 9.75 |
| | | (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 | | 11.84% |
| | | (b) | The Portfolio Adjusted Yield | | 7.95% |
| С. | Flo | ating | Rate Determinations | | |
| | | | tes for the Interest Period of , 2004 to May 16, 2004: 1.10000% | | |
| D. | | | ion regarding the status of the Rate Swap and the Swap Counterparty | | |
| | 1. | | Mark-to-Market Amount, if any, for the ted Monthly Period. | \$ | N/A |
| | 2. | | the Interest Reserve Account been blished? | | No |
| | 3. | Has fund | the Interest Reserve Account been led? | | No |
| | 4. | | aggregate amount of funds withdrawn from Interest Reserve Account, if any | \$ 0.00 | |
| | 5. | | many funds withdrawn from the Interest rve Account were utilized? | | |
| | | none | | | |
| | 6. | Has | the Interest Rate Swap been Terminated? | | No |
| | 7. | Long | Term Credit Rating of the Swap Counterparty | | AAA/Aaa |
| | | | BANK, | | |

MBi NA. Servi Marcie E. Copson-Hall

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

1995-C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$1.208889 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 \$1.306667 _____ 8. The amount of distribution in respect of Class B Deficiency Amounts \$0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$1.630327 _____ 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 | \$63,708,785.31 |
|-------|------|---|-------------------------|
| (1 | b) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of | |
| | | the Class B Certificates | \$3,295,279.93 |
| (| c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$6,224,423.34 |
| 2. P. | rino | 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 | \$73,518,145,687.52 |
| (] | b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period | \$500,000,000.00 |
| (| c) | The amount of Principal Receivables | |
| | C) | in the Trust represented by the Adjusted Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period | \$500,000,000.00 |
| (| d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$435,000,000.00 |
| (| e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$435,000,000.00 |
| (| f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day | |
| | | of the related Monthly Period | \$22,500,000.00 |
| (| g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$42,500,000.00 |
| (| h) | The Floating Investor Percentage with respect to the period: | |
| | | April 1, 2004 through April 21, 2004 0.70% April 22, 2004 through April 30, 2004 0.68 | 8 |
| (| i) | The Class A Floating Allocation with respect to the related Monthly Period | 0.870 |
| (| j) | The Class B Floating Allocation with respect to the related Monthly 0.045 | |
| (| k) | The Collateral Floating Allocation with respect to the related Monthly Period | 0.085 |

| (1) The Fixed Investor Percen respect to the related Mo | = |
|--|--|
| (m) The Class A Fixed Allocat | ion with |
| respect to the related Mo: | ntnly Period N/A |
| (n) The Class B Fixed Allocat respect to the related Mo: | |
| (o) The Collateral Fixed Allor respect to the related Mos | |
| Delinquent Balances | |
| | nding balances in the Accounts which of the day on the last day of the |
| | Percentage Aggregate of Total Account Receivables Balance |
| (a) 30 - 59 days: | 1.43%1,077,507,996.35 |
| (b) 60 - 89 days: | 1.04%783,341,604.19 |
| (c) 90 - 119 days: | 0.88%660,353,595.44 |
| (d) 120 - 149 days: | 0.80%600,330,070.49 |
| (e) 150 or more days: | 0.77%570,040,724.59 |
| | Total 4.92% 3,691,573,991.06 |
| Investor Default Amount | |
| (a) The Aggregate Investor De for the related Monthly Po | |
| (b) The Class A Investor Defa for the related Monthly Po | |
| (c) The Class B Investor Defar for the related Monthly Po | |
| (d) The Collateral Default Amothe related Monthly Period | |
| Investor Charge Offs | |
| (a) The aggregate amount of C Investor Charge Offs for Monthly Period | |
| (b) The aggregate amount of C Investor Charge Offs set 5 (a) above per \$1,000 of certificate principal amo | forth in original |
| (c) The aggregate amount of C Investor Charge Offs for Monthly Period | |
| | |
| (d) The aggregate amount of C Investor Charge Offs set 5 (c) above per \$1,000 of certificate principal amo | forth in original |

4.

5.

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

| | (b) | The amount of Reallocated Class B Principal Collections with respect to this Distribution Date | \$ 0.00 |
|-----|------|--|-----------------|
| | (c) | The Collateral Interest as of the close of business on this Distribution Date | \$42,500,000.00 |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution Date | \$22,500,000.00 |
| 8. | Prin | cipal Funding Account | |
| | (a) | The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) | \$ 0.00 |
| | (b) | The Accumulation Shortfall with respect to the related Monthly Period | \$ 0.00 |
| | (c) | The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date | \$ 0.00 |
| | (d) | The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account | \$ 0.00 |
| | (e) | Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date | \$ 0.00 |
| 9. | Avai | lable Funds | |
| | (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$6,053,052.49 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$313,088.63 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$591,390.41 |
| 10. | Col | lection of Finance Charge Receivables | |
| | (a) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates | \$6,324,927.49 |
| | | | |
| | (b) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$327,151.13 |
| | (c) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were | |

allocated in respect of the Collateral Interest $% \left\{ 1\right\} =\left\{ 1\right\} =\left\{$

\$617,952.91

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.84%

(b) The Portfolio Adjusted Yield

7.89%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
April 15, 2004 to May 16, 2004: 1.10000%

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

cer

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

1996-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$1.137778 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 \$1.288889 8. The amount of distribution in respect of Class B Deficiency Amounts \$0.000000 _____ 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$1.528472 11. The amount of distribution in respect of any accrued and unpaid Collateral \$0.000000 Monthly Interest
- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed

| | | during the related Monthly Period which were allocated in respect of the Class A Certificates | \$62,244,218.84 |
|----|------|---|-------------------------|
| | (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 | \$5,492,133.02 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$5,492,133.02 |
| 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 | \$73,518,145,687.52 |
| | (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period | \$500,000,000.00 |
| | (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period | \$500,000,000.00 |
| | (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$425,000,000.00 |
| | (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$425,000,000.00 |
| | (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$37,500,000.00 |
| | (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$37,500,000.00 |
| | (h) | The Floating Investor Percentage with respect to the period: | .0 |
| | | April 1, 2004 through April 21, 2004 0.70 April 22, 2004 through April 30, 2004 0.6 | |
| | (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 Mont Period | chly | 0.075 |
|------|---|---------------------------------|-------------------|
| (1) | The Fixed Investor Percentage wi respect to the related Monthly F | | N/A |
| (m) | The Class A Fixed Allocation wit respect to the related Monthly F | | N/A |
| (n) | The Class B Fixed Allocation wit respect to the related Monthly F | | |
| (0) | The Collateral Fixed Allocation respect to the related Monthly F | | N/A |
| The | nquent Balances aggregate amount of outstanding be delinquent as of the end of the | | |
| | ated Monthly Period: | Percentage of Total Receivables | Aggregate Account |
| | | Receivables | s balance |
| (a) | 30- 59 days: | 1.43% | 1,077,507,996.35 |
| (b) | 60 - 89 days: | 1.04% | 783,341,604.19 |
| (c) | 90 - 119 days: | 0.88% | 660,353,595.44 |
| (d) | 120 - 149 days: | 0.80% | 600,330,070.49 |
| (e) | 150 or more days: | 0.77% | 570,040,724.59 |
| | Total | 4.92% | 3,691,573,991.06 |
| Inve | estor Default Amount | | |
| (a) | The Aggregate Investor Default A for the related Monthly Period | Amount | \$2,336,243.05 |
| (b) | The Class A Investor Default Amo for the related Monthly Period | ount | \$1,985,806.71 |
| (c) | The Class B Investor Default Amo for the related Monthly Period | ount | \$175,218.17 |
| (d) | The Collateral Default Amount for the related Monthly Period | or | \$175,218.17 |
| Inve | estor Charge Offs | | |
| (a) | The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period | ated | \$ 0.00 |
| (b) | The aggregate amount of Class A Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin certificate principal amount | | \$ 0.00 |
| (c) | The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period | ated | \$ 0.00 |

4.

5.

(d) The aggregate amount of Class B

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

| | (a) | The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date | \$ 0.00 |
|-----|------|--|-----------------|
| | (b) | The amount of Reallocated Class B Principal Collections with respect to this Distribution Date | \$ 0.00 |
| | (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 Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account | \$ 0.00 |
| | (e) | Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date | \$ 0.00 |
| 9. | Avai | lable Funds | |
| | (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$5,913,901.96 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$521,814.60 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$521,814.60 |
| 10. | Col | lection of Finance Charge Receivables | |
| | (a) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates | \$6,179,526.96 |
| | (b) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were | |

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

\$545,252.10

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

\$545,252.10

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.84%

(b) The Portfolio Adjusted Yield

7.96%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

April 15, 2004 to May 16, 2004: 1.10000%

- -----

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

April 14, 2004 to May 14, 2004: 1.10000%

- -----

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

cer

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

1996-G

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 is set forth below.

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

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

 1. The amount of distribution in respect

of Class A Monthly Principal \$0.000000

2. The amount of distribution in respect of Class B Monthly Principal \$0.000000

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

4. The amount of distribution in respect of Collateral Monthly Interest \$1.529167

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

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

 The amount of the current monthly accumulation in respect of Class A Monthly Interest \$1.112782

2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts \$0.00000

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 \$1.308338

5. The amount of the current monthly

accumulation in respect of Class B
Deficiency Amounts \$ 0.000000

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

6. The amount of the current monthly

\$1,468,111.25

| | 2. | | amount of the current quarterly erest distribution in respect of as A | \$1,330,122.50 |
|----|-----|--------------|---|---------------------|
| | 3. | inte Clas | amount of the current quarterly erest distribution in respect of as A set forth in 2 above per \$1,000 original certificate principal | |
| | | amou | | \$ 3.129700 |
| | 4. | | amount of the current quarterly crest distribution in respect of as B | \$137,988.75 |
| | 5. | inte Clas | amount of the current quarterly crest distribution in respect of ss B set forth in 4 above per \$1,000 original certificate principal | \$ 3.679700 |
| | | | | |
| D. | Inf | ormat | ion Regarding the Performance of the Trust | |
| | 1. | Coll | ection of Principal Receivables | |
| | | (a) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of | 050 044 010 04 |
| | | | the Class A Certificates | \$62,244,218.84 |
| | | (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 | \$5,492,133.02 |
| | | (c) | of Principal Receivables processed during the related Monthly Period which were allocated in respect of | |
| | | | the Collateral Interest | \$5,492,133.02 |
| | 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 | \$73,518,145,687.52 |
| | | (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 |
| | | | day of the related monthly Period | |
| | | (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the | |
| | | | last day of the related Monthly Period | \$500,000,000.00 |
| | | (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of | |
| | | | the end of the day on the last day of the related Monthly Period | \$425,000,000.00 |
| | | (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$425,000,000.00 |
| | | (f) | The amount of Principal Receivables in the Trust represented by the | |

| Class B | Invest | or Inte | rest | as of | E |
|---------|---------|---------|------|-------|-----|
| the end | of the | day on | the | last | day |
| of the | related | Monthl | y Pe | riod | |

\$37,500,000.00

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

\$37,500,000.00

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

April 1, 2004 through April 21, 2004 0.70% April 22, 2004 through April 30, 2004 0.68%

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

0.850

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

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

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

N/A

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

N/A

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

N/A

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

3. Delinquent Balances

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

| | | | Percentage of Total Receivables | Aggregate Account Balance |
|-----|-------------------|-------|---------------------------------------|---------------------------------|
| (a) | 30 - 59 days: | | 1.43% | 1,077,507,996.35 |
| (b) | 60 - 89 days: | | 1.04% | 783,341,604.19 |
| (c) | 90 - 119 days: | | 0.88% | 660,353,595.44 |
| (d) | 120 - 149 days: | | 0.80% | 600,330,070.49 |
| (e) | 150 or more days: | | 0.77% | 570,040,724.59 |
| | | Total | 4.92% | 3,691,573,991.06 |

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period

\$2,336,243.05

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

\$1,985,806.71

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

\$175,218.17

| | (d) | The Collateral Default Amount for the related Monthly Period | \$175,218.17 |
|----|------|--|--------------|
| 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 Transfer Date immediately preceding this Distribution Date | \$ 0.00 |

| | (a) | Fee payable by the Trust to the Servicer for the related Monthly | ¢442 700 22 |
|----|------|--|-----------------|
| | | 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 |
| O | Tn+a | ost Funding Account | |
| 9. | (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) | \$1,468,111.25 |
| | | | |

| (b) | The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date | \$472,932.44 | | |
|---------------------|---|------------------|--|--|
| | | | | |
| (c) | The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date | \$49,062.66 | | |
| (d) | The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date | \$ 778.44 | | |
| | | | | |
| 10. Ava | ilable Funds | | | |
| (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$5,914,680.40 | | |
| (1-) | mb of Class D Assilable Dunda | | | |
| (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$521,814.60 | | |
| (c) | The amount of Collateral Available | | | |
| (-/ | Funds on deposit in the Finance Charge Account on the related Transfer Date | \$521,814.60 | | |
| 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 | \$6,180,305.40 | | |
| (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 | 0545 050 10 | | |
| | Certificates | \$545,252.10 | | |
| (c) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$545,252.10 | | |
| | Intelest | | | |
| 12. Portfolio Yield | | | | |
| (a) | The Portfolio Yield for the related | | | |
| (a) | Monthly Period | 11.84% | | |
| (b) | The Portfolio Adjusted Yield | 7.98% | | |
| LIBOR De | terminations | | | |
| LIBOR ra | tes for the related Interest Period: | | | |
| Class A | and Class B determination - | 1.12188% | | |
| Collater | al Interest determination - | 1.10000% | | |
| | | | | |

E.

MBNA AMERICA BANK, NATION Marcie E. Copson-Hall AL ASSOCIATION,

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

1996-M

FORM OF MONTHLY CERTIFICATEHOLDERS'STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 is set forth below.

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

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

| | of distribution in Monthly Principal | respect | \$0.00000 |
|--|---|---------|-------------|
| | of distribution in Monthly Principal | respect | \$0.000000 |
| | of distribution in Monthly Principal | respect | \$0.000000 |
| | of distribution in Monthly Interest | respect | \$1.120000 |
| | of distribution in Deficiency Amounts | respect | \$0.000000 |
| | of distribution in Additional Interest | = | \$0.000000 |
| | of distribution in Monthly Interest | respect | \$1.288889 |
| | of distribution in Deficiency Amounts | respect | \$0.000000 |
| | of distribution in Additional Interest | | \$0.000000 |
| | of distribution in Monthly Interest | respect | \$1.822222 |
| | of distribution in Deficiency Amounts | respect | \$0.00000 |
| | of distribution in Additional Interest | | \$ 0.000000 |

- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables

| (a) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates | \$124,488,434.27 |
|------|--|-------------------------|
| | ene crase ii cererrades | |
| (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 | \$10,984,273.17 |
| (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class C Interest | \$10,984,273.17 |
| 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 | \$73,518,145,687.52 |
| (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period | \$1,000,000,000.00 |
| (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period | \$1,000,000,000.00 |
| (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$850,000,000.00 |
| (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$850,000,000.00 |
| (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$75,000,000.00 |
| (g) | The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$75,000,000.00 |
| (h) | The amount of Principal Receivables in the Trust represented by the Class C Interest as of the end of the day on the last day of the related Monthly Period | \$75,000,000.00 |
| (i) | The amount of Principal Receivables in the Trust represented by the Class C Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$75,000,000.00 |

| (j) | The Floating Investor Percentagerespect to the period: | e with | |
|------|---|----------|---------------------------------|
| | April 1, 2004 through April 21, April 22, 2004 through April 30 | | |
| (k) | The Class A Floating Allocation with respect to the related Mon Period | | 0.850 |
| (1) | The Class B Floating Allocation with respect to the related Mon Period | | 0.075 |
| (m) | The Class C Floating Allocation with respect to the related Mon Period 0.075 | | |
| (n) | The Fixed Investor Percentage w respect to the related Monthly | | N/A |
| (0) | The Class A Fixed Allocation wi respect to the related Monthly | | N/A |
| (p) | The Class B Fixed Allocation wi respect to the related Monthly | | N/A |
| (q) | The Class C Fixed Allocation wi respect to the related Monthly | | N/A |
| Deli | nquent Balances | | |
| were | aggregate amount of outstanding delinquent as of the end of the ted Monthly Period: | | |
| | | of Total | Aggregate Account Balance |
| (a) | 30 - 59 days: | 1.43% | 1,077,507,996.35 |
| | | | |

| | | Receivables | Balance |
|-----|-------------------|-------------|------------------|
| (a) | 30 - 59 days: | 1.43% | 1,077,507,996.35 |
| (b) | 60 - 89 days: | 1.04% | 783,341,604.19 |
| (c) | 90 - 119 days: | 0.88% | 660,353,595.44 |
| (d) | 120 - 149 days: | 0.80% | 600,330,070.49 |
| (e) | 150 or more days: | 0.77% | 570,040,724.59 |

Total

4. Investor Default Amount

3.

| (a) | The Aggregate Investor Default Amount | |
|-----|---------------------------------------|-----------------|
| | for the related Monthly Period | \$ 4,672,485.87 |
| | | |
| | | |

- (b) The Class A Investor Default Amount for the related Monthly Period
- \$3,971,613.11 _____ (c) The Class B Investor Default Amount
- for the related Monthly Period
- \$350,436.38 ----

\$350,436.38

4.92% 3,691,573,991.06

(d) The Class C Default Amount for the related Monthly Period

5. Investor Charge Offs

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

\$ 0.00

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

Period

\$78,125.00

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

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

\$ 0.00

| (2) | 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 | rilable Funds | |
| (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$11,827,803.86 |
| (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,043,629.67 |
| (c) | The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,043,629.67 |
| 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 | \$12,359,053.86 |
| (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 | \$1,090,504.67 |
| (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 | \$1,090,504.67 |
| | | |
| 12. Por | etfolio Yield | |
| (a) | The Portfolio Yield for the related Monthly Period | 11.849 |
| (b) | The Portfolio Adjusted Yield | 7.96° |
| | | |

April 15, 2004 to May 16, 2004: 1.10000%

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

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

1997-B

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 -----2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$5.458333 -----5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 6. The amount of distribution in respect of Class A Additional Interest \$0.000000 _____ 7. The amount of distribution in respect of Class B Monthly Interest \$1.253333 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 \$1.458333 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000
- B. Information Regarding the Performance of the Trust
 - 1. Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed

| | | during the related Monthly Period, wich were allocated in respect of the Class A Certificates | \$93,366,328.18 |
|----|------|--|-------------------------|
| | (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 | \$8,238,204.87 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$8,238,204.87 |
| 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 | \$73,518,145,687.52 |
| | (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-I as of the end of the day on the last day of the related Monthly Period | \$750,000,000.00 |
| | (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-I as of the end of the day on the last day of the related Monthly Period | \$750,000,000.00 |
| | (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$637,500,000.00 |
| | (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$637,500,000.00 |
| | (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$56,250,000.00 |
| | (g) | The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period | \$56,250,000.00 |
| | (h) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$56,250,000.00 |
| | (i) | The Floating Investor Percentage with respect to the period: | |
| | | April 1, 2004 through April 21, 2004 1.09 | 5% |

April 22, 2004 through April 30, 2004 1.02%

| (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 | Aggregate Account Balance |
|-----|-------------------|-------|---------------------------------------|---------------------------------|
| (a) | 30 - 59 days: | | 1.43% | 1,077,507,996.35 |
| (b) | 60 - 89 days: | | 1.04% | 783,341,604.19 |
| (c) | 90 - 119 days: | | 0.88% | 660,353,595.44 |
| (d) | 120 - 149 days: | | 0.80% | 600,330,070.49 |
| (e) | 150 or more days: | | 0.77% | 570,040,724.59 |
| | | Total | 4.92% 3 | 3,691,573,991.06 |

4. Investor Default Amount

| (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$3,504,364.92 |
|-----|--|----------------|
| (b) | The Class A Investor Default Amount for the related Monthly Period | \$2,978,710.08 |
| (c) | The Class B Investor Default Amount for the related Monthly Period | \$262,827.42 |
| (d) | The Collateral Default Amount for the related Monthly Period | \$262,827.42 |

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

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

(c) The amount of the Collateral Servicing

6.

| | | Fee payable by the Trust to the Servicer for the related Monthly Period | \$58,593.75 |
|-----|------|--|-----------------------|
| | (d) | The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period | \$468,750.00 |
| 7. | Real | locations | |
| | (a) | The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date | \$ 0.00 |
| | (b) | The amount of Reallocated Class B Principal Collections with respect to this Distribution Date | \$ 0.00 |
| | (c) | The Collateral Interest as of the close of business on this Distribution Date | \$56,250,000.00 |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution Date | \$56,250,000.00 |
| | (e) | The Class B Adjusted Investor Interest as of the close of business on this Distributi Date | on \$56,250,000.00 |
| 8. | Coll | ection of Finance Charge Receivables | |
| | (a) | Class A Available Funds plus Servicer Interchange Allocated to Class A | \$ 12,077,240.31 |
| | (b) | Class B Available Funds plus Servicer Interchange Allocated to Class B | \$ 817,878.41 |
| | (c) | Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest | \$ 817,878.41 |
| 9. | Prin | cipal Funding Account | |
| | (a) | The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) | \$ 0.00 |
| | (b) | The Accumulation Shortfall with respect to the related Monthly Period | \$ 0.00 |
| | (c) | The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds | \$ 0.00 |
| | (d) | The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds | \$ 0.00 |
| 10. | Rese | rve Account | |
| | (a) | The Reserve Draw Amount on the related Transfer Date | \$ 0.00 |

| | (b) | The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds | \$ | 0.00 |
|---------|-------|---|------|----------------|
| | (c) | The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds | \$ | 0.00 |
| 11 | Crran | Degerre Fund | | |
| 11. | | Reserve Fund | | |
| | | The Swap Reserve Draw Amount on the related Transfer Date | \$0. | .00 |
| | (b) | The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund | \$ | 0.00 |
| 12. | Swap | Cash Flows | | |
| | | The amount of the Net Swap Receipt for the related Transfer Date | \$2, | .807,949.50 |
| | (b) | The amount of the Net Swap Payment for the related Transfer Date | \$ | 0.00 |
| 13. Av | ailab | le Funds | | |
| | (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$11 | 1,678,802.81 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$ | 782,722.16 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$ | 782,722.16 |
| 14. | Port | folio Yield | | |
| | (a) | The Portfolio Yield for the related Monthly Period11.84% | | |
| | (b) | The Portfolio Adjusted Yield8.05% | | |
| C. Floa | ting | Rate Determinations | | |
| | _ | tes for the related Interest Period: | | |
| Cla | ss B | determination -1.10000% | | |
| | | al Interest determination -1.10000% | | |
| | | ion regarding the status of the Rate Swap and the Swap Counterparty | | |
| 1. | | the Interest Reserve Account been blished?No | | |
| 2. | | the Interest Reserve Account been ed?No | | |
| | | | | |
| 3. | | aggregate amount of funds withdrawn from Interest Reserve Account, if any | \$(| 0.00 |
| 4 | 17 - | and funda withdraw from the Televisia | | |

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 -----2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect \$1.084444 of Class A Monthly Interest 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 6. The amount of distribution in respect of Class A Additional Interest \$0.000000 _____ 7. The amount of distribution in respect of Class B Monthly Interest \$1.244444 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 \$1.437500 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 \$8,238,204.87 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8.238.204.87 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 \$73,518,145,687.52 the related Monthly Period (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: April 1, 2004 through April 21, 2004 1.05%

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

April 22, 2004 through April 30, 2004 1.02%

0.850

| (k) | The Class B Floating Allocation with respect to the related Monperiod | | 0.075 |
|------|---|---------------------------------------|----------------------|
| (1) | The Collateral Floating Allocat with respect to the related Mon Period | | 0.075 |
| (m) | The Fixed Investor Percentage w respect to the related Monthly | | N/A |
| (n) | The Class A Fixed Allocation wirespect to the related Monthly | | N/A |
| (0) | The Class B Fixed Allocation wirespect to the related Monthly | | N/A |
| (p) | The Collateral Fixed Allocation respect to the related Monthly | | |
| Deli | nquent Balances | | |
| were | aggregate amount of outstanding delinquent as of the end of the ted Monthly Period: | | |
| | | Percentage of Total Receivables | |
| (a) | 30 - 59 days: | 1.43% | 1,077,507,996.35 |
| (b) | 60 - 89 days: | 1.04% | 783,341,604.19 |
| (c) | 90 - 119 days: | 0.88% | 660,353,595.44 |
| (d) | 120 - 149 days: | 0.80% | 600,330,070.49 |
| (e) | 150 or more days: | 0.77% | 570,040,724.59 |
| | | | |
| | Total | 4.92% | 3,691,573,991.06 |
| Inve | stor Default Amount | | |
| (a) | The Aggregate Investor Default of for the related Monthly Period | Amount | \$3,504,364.92 |
| (b) | The Class A Investor Default Ame for the related Monthly Period | ount | \$2,978,710.08 |
| (c) | The Class B Investor Default Ame for the related Monthly Period | ount | \$262,827.42 |
| (d) | The Collateral Default Amount for the related Monthly Period | or | \$262,827.42 |
| Inve | stor Charge Offs | | |
| (a) | The aggregate amount of Class A Investor Charge Offs for the re Monthly Period | | \$ 0.00 |
| (b) | The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount | in | \$ 0.00 |
| (c) | The aggregate amount of Class B Investor Charge Offs for the re Monthly Period | | \$ 0.00 |

4.

5.

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

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

Period

\$58.593.75

| 7. | Real | eallocations | | | |
|----|------|--|-----------------------|--|--|
| | (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 | | | |

9. Available Funds

Transfer Date

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

Finance Charge Account on the related

\$ 0.00

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account \$782,722.16 on the related Transfer Date (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16 10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,269,290.81 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$817,878.41 (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$817,878.41 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 11.84% -----

(b) The Portfolio Adjusted Yield

8.02%

C. Floating Rate Determinations

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

Collateral Interest determination -

1.10000% -----1.10000%

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

cer

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

1997-J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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 \$1.084444 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 \$1.262222 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 \$1.500000 -----11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000
- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates

\$93,366,328.18

| (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 | \$8,238,204.87 |
|------|--|----------------------|
| (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$8,238,204.87 |
| 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 | \$73,518,145,687.52 |
| (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-K as of the end of the day on the last day of the related Monthly Period | \$750,000,000.00 |
| (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-K as of the end of the day on the last day of the related Monthly Period | \$750,000,000.00 |
| (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$637,500,000.00 |
| (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$637,500,000.00 |
| (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$56,250,000.00 |
| (g) | The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period | \$56,250,000.00 |
| (h) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$56,250,000.00 |
| (i) | The Floating Investor Percentage with respect to the period: | |
| | April 1, 2004 through April 21, 2004 1.05% April 22, 2004 through April 30, 2004 1.02 | |
| (j) | The Class A Floating Allocation with respect to the related Monthly Period | 0.850 |
| (k) | The Class B Floating Allocation | |

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

| (1) | mb. Callatanal Elastica allegati | : | | |
|----------------------|--|------------------------|------------------------|--|
| (1) | The Collateral Floating Allocation with respect to the related Monthly | | 0.075 | |
| | Period | | | |
| (m) | The Fixed Investor Percentage w | | 27./2 | |
| | respect to the related Monthly | Period | N/A | |
| (n) | The Class A Fixed Allocation wi | | , | |
| | respect to the related Monthly | Period | N/A | |
| (0) | The Class B Fixed Allocation wi | th | | |
| | respect to the related Monthly | Period | N/A | |
| (p) | The Collateral Fixed Allocation | | | |
| | respect to the related Monthly | Period | N/A | |
| Deli | nquent Balances | | | |
| The | aggregate amount of outstanding l | oalances in | the Accounts which | |
| | <pre>delinquent as of the end of the ted Monthly Period:</pre> | day on the | last day of the | |
| | | Percentage of Total | e Aggregate Account | |
| | | | s Balance | |
| (a) | 30 - 59 days: | 1.43% | 1,077,507,996.35 | |
| (b) | 60 - 89 days: | 1.04% | 783,341,604.19 | |
| (c) | 90 - 119 days: | 0.88% | 660,353,595.44 | |
| (d) | 120 - 149 days: | 0.80% | 600,330,070.49 | |
| (e) | 150 or more days: | 0.77% | 570,040,724.59 | |
| | m 1 | | 2 (01 572 001 06 | |
| | Total | 4.92% | 3,691,573,991.06 | |
| Inve | stor Default Amount | | | |
| (a) | The Aggregate Investor Default in for the related Monthly Period | Amount | \$3,504,364.92 | |
| | for the related Monthly refrod | | | |
| (b) | The Class A Investor Default Amo | ount | ¢2 070 710 00 | |
| | for the related Monthly Period | | \$2,978,710.08 | |
| (c) | The Class B Investor Default Amo | ount | **** | |
| | for the related Monthly Period | | \$262,827.42 | |
| (d) | The Collateral Default Amount fo | or | | |
| | the related Monthly Period | | \$262,827.42 | |
| 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 | |
| | <u> </u> | | | |
| (c) | The aggregate amount of Class B Investor Charge Offs for the re | lated | | |
| | Monthly Period | | \$ 0.00 | |
| | | | | |

4.

5.

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

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

| | (a) | The amount of Reallocated Collateral Principal Collections with respect to | |
|----|------|--|-----------------------|
| | | this Distribution Date | \$ 0.00 |
| | (b) | The amount of Reallocated Class B Principal Collections with respect to this Distribution Date | \$ 0.00 |
| | (c) | The Collateral Interest as of the close of business on this Distribution Date | \$56,250,000.00 |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution Date | \$56,250,000.00 |
| | (e) | The Class B Adjusted Investor Interest as of the close of business on this Distributi Date | on \$56,250,000.00 |
| 8. | Prin | cipal Funding Account | |
| | (a) | The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) | \$ 0.00 |
| | (b) | The Accumulation Shortfall with respect to the related Monthly Period | \$ 0.00 |
| | (c) | The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds | \$ 0.00 |
| | (d) | The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds | \$ 0.00 |
| | (e) | The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account (1) The Reserve Draw Amount deposited | \$ 0.00 |
| | | in the Finance Charge Account to be treated as Class A Available Funds | \$ 0.00 |
| | | (2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds | \$ 0.00 |
| | (f) | Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date | \$ 0.00 |
| 9. | Avai | lable Funds | |
| | (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$8,870,853.31 |
| | (b) | The amount of Class B Available Funds | |

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

| | | on the related Transfer Date | \$782,722.16 |
|-----|------|---|----------------|
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$782,722.16 |
| 10. | Coll | ection of Finance Charge Receivables | |
| | (a) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates | \$9,269,290.81 |
| | (b) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates | \$817,878.41 |
| | (c) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$817,878.41 |
| 11. | Port | folio Yield | |
| | (a) | The Portfolio Yield for the related | |
| | | Monthly Period | 11.84% |

11.84%

(b) The Portfolio Adjusted Yield

8.02% -----

C. Floating Rate Determinations

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

Collateral Interest determination -

1.10000% 1.10000%

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

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

1997-K

CLASS A CUSI262TDK6Exhibit 20.11 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 APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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\$ 1.142222

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\$ 1.306667
- 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000
- 6. The amount of the current monthly accumulation in respect of Class B Additional Interest\$ 0.000000

- C. Information Regarding the Current Quarterly Interest Distribution 1. The total amount of distribution from the Interest Funding Account\$ 0.00 2. The amount of the current quarterly interest distribution in respect of Class A\$ 3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount\$ 0.000000 4. The amount of the current quarterly interest
 - distribution in respect of Class B\$ 0.00 _____
 - 5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount\$ 0.000000
 - D. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$109,842,734.42
 - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$9,695,450.39
 - (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,695,450.39
 - 2.Principal Receivables in the Trust
 - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$73,518,145,687.52
 - (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:

April 1, 2004 through April 21, 2004 1.24% April 22, 2004 through April 30, 20041.20%

(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:1.43%1,077,507,996.35

(b) 60 - 89 days:1.04%783,341,604.19

- -----

(c) 90 - 119 days:0.88%660,353,595.44

(d) 120 - 149 days: 0.80%600, 330, 070.49

(e) 150 or more days: 0.77%570,040,724.59

_ _____

Total4.92%3,691,573,991.06

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,123,001.39

| (b) The Class A Investor Default Amount for the related Monthly Period \$3,504,364.59 |
|---|
| (c) The Class B Investor Default Amount for the related Monthly Period \$309,318.40 |
| (d) The Collateral Default Amount for the related Monthly Period \$309,318.40 |
| 5.Investor Charge Offs |
| (a) The aggregate amount of Class A Investo |

(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.

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

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

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

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

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

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

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

- -----

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

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

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

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

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

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

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

(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0

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

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

9. Interest Funding Account

- (a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$943,168.00
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$856,666.67
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$86,501.33
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$ 0.00

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,436,296.31
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$921,177.62
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$921,177.62
- 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 \$10,905,046.31
- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$962,552.62
- (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were

allocated in respect of the Collateral Interest \$962,552.62

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.84%

- -----

(b) The Portfolio Adjusted Yield 7.60%

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-E

CLASS A CUSI262TDM2Exhibit 20.12 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 APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000
- 2.The amount of distribution in respect of Class B Monthly Principal\$0.000000
- 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000
- 4.The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.375000
- 5.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000
- B.Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1.The amount of the current monthly accumulation in respect of Class A Monthly Interest \$\$1.075556

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\$ 1.235555
- 5.The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000
- 6. The amount of the current monthly accumulation in respect of Class ${\sf B}$

Additional Interest\$ 0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
- 1.The total amount of distribution from the Interest Funding Account \$ 0.00

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

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

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

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

- D.Information Regarding the Performance of the Trust
- 1. Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$62,244,218.84

- (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 \$5,492,133.02
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,492,133.02
- 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 \$73,518,145,687.52
- (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:
- April 1, 2004 through April 21, 2004 0.70% April 22, 2004 through April 30, 20040.68%
- (k)The Class A Floating Allocation with
 respect to the related Monthly Period0.850

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

- (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A $\,$
- (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A $\,$
- (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A $\,$
- (q) The Collateral Fixed Allocation with respect to the related Monthly ${\tt PeriodN/A}$
- 3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.43%1,077,507,996.35

(b) 60 - 89 days:1.04%783,341,604.19

- -----

(c) 90 - 119 days:0.88%660,353,595.44

(d) 120 - 149 days: 0.80%600, 330, 070.49

(e) 150 or more days: 0.77%570,040,724.59

- -----

_ _____

Total4.92%3,691,573,991.06

- 4. Investor Default Amount
- (a) The Aggregate Investor Default Amount for

| the related Monthly Period | \$2,336,243.05 | |
|--|---|---------|
| (b) The Class A Investor Defithe related Monthly Period | | |
| (c) The Class B Investor Defi- the related Monthly Period | | |
| (d) The Collateral Default Arrelated Monthly Period \$175 | | |
| 5.Investor Charge Offs | | |
| (a) The aggregate amount of Charge Offs for the related | | 0.00 |
| (b) The aggregate amount of Charge Offs set forth in 5 \$1,000 of original certificamount\$ 0.00 | (a) above per | |
| (c) The aggregate amount of Charge Offs for the related | | 0.00 |
| (d) The aggregate amount of Charge Offs set forth in 5 \$1,000 of original certificamount \$ 0.00 | (c) above per | |
| (e) The aggregate amount of 0 Offs for the related Monthl | | |
| (f) The aggregate amount of 0 Offs set forth in 5 (e) about of original certificate princes. | ve per \$1,000 | 0.00 |
| (g) The aggregate amount of Charge Offs reimbursed on timmediately preceding this | he Transfer Date | 0.00 |
| (h) The aggregate amount of Charge Offs set forth in 5 \$1,000 original certificate reimbursed on the Transfer preceding this Distribution | (g) above per principal amount Date immediately | |
| (i) The aggregate amount of Charge Offs reimbursed on timmediately preceding this | he Transfer Date | \$ 0.00 |
| (j) The aggregate amount of Charge Offs set forth in 5 \$1,000 original certificate amount reimbursed on the Trimmediately preceding this | (i) above per principal ansfer Date | \$ 0.00 |
| (k) The aggregate amount of Offs reimbursed on the Transimmediately preceding this Date \$ 0.00 | sfer Date | |
| (1) The aggregate amount of offs set forth in 5 (k) about original certificate principate reimbursed on the Transfer preceding this Distribution | ve per \$1,000 pal amount Date immediately | |

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

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

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

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

7.Reallocations

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

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

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

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

- -----

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9. Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$991,156.25

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$457,111.11

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$46,333.33

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$ 402.60

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$5,914,304.56
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$521,814.60

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$521,814.60

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 \$6,179,929.56

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts

if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$545,252.10

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$545,252.10

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.84%

- -----

(b) The Portfolio Adjusted Yield 7.66%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.11000%

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 20.13 CLASS B CUSIP 55262TDQ3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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\$1.093333
- 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\$1.333333
- 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\$1.641667
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest\$0.000000
- B.Information Regarding the Performance of the Trust
- 1. Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$93,366,328.18
- (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 \$8,238,204.87

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,238,204.87

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 \$73,518,145,687.52

(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:

April 1, 2004 through April 21, 2004 1.05% April 22, 2004 through April 30, 20041.02%

(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:1.43%1,077,507,996.35 (b) 60 - 89 days:1.04%783,341,604.19 (c) 90 - 119 days: 0.88%660, 353, 595.44 - -----(d) 120 - 149 days: 0.80%600, 330, 070.49 _ _____ (e) 150 or more days: 0.77%570,040,724.59 - -----Total4.92%3,691,573,991.06 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,504,364.92 (b) The Class A Investor Default Amount for the related Monthly Period \$2,978,710.08 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$262,827.42 (d) The Collateral Default Amount for the related Monthly Period \$262,827.42 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\$ 0.0

(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 \$8,870,853.31
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16
- 10. Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,269,290.81
- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of

(c) The aggregate amount of Collections of

the Class B Certificates \$817,878.41

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$817,878.41

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.84%

(b) The Portfolio Adjusted Yield 7.99%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.10000% - -----

Collateral Interest determination - 1.10000%

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

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

1998-G

CLASS A CUS262TEB5Exhibit 20.14 CLASS B CUSTP55262TEC3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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 \$93,366,328.18

(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 \$8,238,204.87

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,238,204.87

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 \$73,518,145,687.52

(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:

April 1, 2004 through April 21, 2004 1.05% April 22, 2004 through April 30, 20041.02%

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

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

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

- -----

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.43%1,077,507,996.35 - ------(b) 60 - 89 days:1.04%783,341,604.19 _ _____ (c) 90 - 119 days: 0.88%660, 353, 595.44 (d) 120 - 149 days: 0.80%600, 330, 070.49 _ _____ (e) 150 or more days: 0.77%570,040,724.59 - -----Total4.92%3,691,573,991.06 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,504,364.92 (b) The Class A Investor Default Amount for the related Monthly Period \$2,978,710.08 (c) The Class B Investor Default Amount for the related Monthly Period \$262,827.42 (d) The Collateral Default Amount for the related Monthly Period \$262,827.42 -----5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 -----(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

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

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

7.Reallocations

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

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

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

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

- -----

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

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

8. 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 \$11,713,760.48

(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 \$817,878.41

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$817,878.41

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

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

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

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

- 11.Swap Reserve Fund

- (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 \$2,444,469.67

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

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,315,322.98
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 11.84%

- -----

- (b) The Portfolio Adjusted Yield 7.30%
- ${\tt C.}$ Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? No
- 2.Has the Interest Reserve Account been funded?No $\,$
- 3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00
- $4. \, \mathrm{How}$ any funds withdrawn from the Interest Reserve Account were utilized

N/A

5. Has the Interest Rate Swap been terminated? No

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

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

1999-B

CLASS A CUSI262TEE9Exhibit 20.15 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 APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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\$1.146667
- 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 \$62,244,218.84

(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 \$5,492,133.02

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,492,133.02

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 \$73,518,145,687.52

(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:

April 1, 2004 through April 21, 2004 0.70% April 22, 2004 through April 30, 20040.68%

(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:1.43%1,077,507,996.35 (b) 60 - 89 days:1.04%783,341,604.19 _ _____ (c) 90 - 119 days: 0.88%660, 353, 595.44 - -----(d) 120 - 149 days: 0.80%600, 330, 070.49 (e) 150 or more days: 0.77%570,040,724.59 Total4.92%3,691,573,991.06 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,336,243.05

(b) The Class A Investor Default Amount for the related Monthly Period \$1,985,806.71

(c) The Class B Investor Default Amount for the related Monthly Period \$175,218.17

(d) The Collateral Default Amount for the related Monthly Period \$175,218.17

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

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

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

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

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

0.00

amount\$ 0.00

amount \$ 0.00

5. Investor Charge Offs

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

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

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

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

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

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

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

- 6.Investor Servicing Fee
- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$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 \$5,913,901.96
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$521,814.60

- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$521,814.60
- 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 \$6,179,526.96

(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 \$545,252.10

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$545,252.10

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.84%

(b) The Portfolio Adjusted Yield 7.19%

C.Floating Rate Determinations

LIBOR rate for the Interest Period ending on this Distribution Date:1.10000%

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 20.16 CLASS B CUSIP55262TEP4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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\$1.688889
- 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 \$93,366,328.18

(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 \$8,238,204.87

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,238,204.87

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 \$73,518,145,687.52

(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:

April 1, 2004 through April 21, 2004 1.05% April 22, 2004 through April 30, 20041.02%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.43%1,077,507,996.35 (b) 60 - 89 days:1.04%783,341,604.19 (c) 90 - 119 days:0.88%660,353,595.44 . -----(d) 120 - 149 days: 0.80%600, 330, 070.49 _ _____ (e) 150 or more days: 0.77% 570, 040, 724.59 - -----Total4.92%3,691,573,991.06 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,504,364.92 (b) The Class A Investor Default Amount for the related Monthly Period \$2,978,710.08 (c) The Class B Investor Default Amount for the related Monthly Period \$262,827.42 -----(d) The Collateral Default Amount for the related Monthly Period \$262,827.42 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

7.Reallocations

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

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

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

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

- -----

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$11,912,436.64

- (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 \$817,878.41
- (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$817,878.41
- 9. Principal Funding Account
- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00
- (b) The Accumulation Shortfall with respect to the related Monthly Period 0.00
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00
- (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

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

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

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

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

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

- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date\$2,643,145.83

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

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,513,999.14

- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.84%

- (b) The Portfolio Adjusted Yield 7.56%
- 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 CUS262TEU3Exhibit 20.17

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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 \$124,488,434.27

(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 \$10,984,273.17

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,984,273.17

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 \$73,518,145,687.52

(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:

April 1, 2004 through April 21, 2004 1.40% April 22, 2004 through April 30, 20041.36%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.43%1,077,507,996.35 (b) 60 - 89 days:1.04%783,341,604.19 (c) 90 - 119 days:0.88%660,353,595.44 . -----(d) 120 - 149 days: 0.80%600, 330, 070.49 _ _____ (e) 150 or more days: 0.77% 570, 040, 724.59 - -----Total4.92%3,691,573,991.06 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$4,672,485.87 (b) The Class A Investor Default Amount for the related Monthly Period \$3,971,613.11 (c) The Class B Investor Default Amount for the related Monthly Period \$350,436.38 -----(d) The Collateral Default Amount for the related Monthly Period \$350,436.38 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

- -----

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$16,309,702.75

- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,090,504.67
- (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 \$1,090,504.67
- 9. Principal Funding Account
- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00
- (b) The Accumulation Shortfall with respect to the related Monthly Period 0.00
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00
- (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

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

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

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

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

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

- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date\$3,950,648.89 _____

(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 \$15,778,452.75

- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,043,629.67
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,043,629.67

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.84%

- (b) The Portfolio Adjusted Yield 7.02%
- 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 20.18 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 APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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\$1.200000
- 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\$1.448889
- 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 \$1.937778
- 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 \$93,366,328.18

(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 \$8,238,204.87

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,238,204.87

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 \$73,518,145,687.52

(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:

April 1, 2004 through April 21, 2004 1.05% April 22, 2004 through April 30, 20041.02%

(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:1.43%1,077,507,996.35 (b) 60 - 89 days:1.04%783,341,604.19 _ _____ (c) 90 - 119 days: 0.88%660, 353, 595.44 - -----(d) 120 - 149 days: 0.80%600, 330, 070.49 (e) 150 or more days: 0.77%570,040,724.59 Total4.92%3,691,573,991.06

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,504,364.92

(b) The Class A Investor Default Amount for the related Monthly Period \$2,978,710.08

(c) The Class B Investor Default Amount for the related Monthly Period \$262,827.42

(d) The Collateral Default Amount for the related Monthly Period \$262,827.42

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

(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 \$8,870,853.31

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,269,290.81

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$817,878.41

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$817,878.41

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 11.84%
- (b) The Portfolio Adjusted Yield 7.86%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.10000%

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 20.19 CLASS B CUSTP55262TE72

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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 \$62,244,218.84

(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 \$5,492,133.02

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,492,133.02

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 \$73,518,145,687.52

(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:

April 1, 2004 through April 21, 2004 0.70% April 22, 2004 through April 30, 20040.68%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.43%1,077,507,996.35 (b) 60 - 89 days:1.04%783,341,604.19 (c) 90 - 119 days:0.88%660,353,595.44 . -----(d) 120 - 149 days: 0.80%600, 330, 070.49 _ _____ (e) 150 or more days: 0.77% 570, 040, 724.59 - -----Total4.92%3,691,573,991.06 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,336,243.05 (b) The Class A Investor Default Amount for the related Monthly Period \$1,985,806.71 (c) The Class B Investor Default Amount for the related Monthly Period \$175,218.17 -----(d) The Collateral Default Amount for the related Monthly Period \$175,218.17 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$442,708.33
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.50

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

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

7.Reallocations

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

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

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

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

- -----

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$8,057,271.40

- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$545,252.10
- (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$545,252.10
- 9. Principal Funding Account
- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00
- (b)The Accumulation Shortfall with respect to the related Monthly Period
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00
- (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

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

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

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

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

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

- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date\$1,877,744.44 _____

(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 \$7,791,646.40
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$521,814.60
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$521,814.60

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.84%

- (b) The Portfolio Adjusted Yield 7.19%
- 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 20.20 CLASS B CUSTP55262TFB4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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 \$93,366,328.18

(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 \$8,238,204.87

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,238,204.87

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 \$73,518,145,687.52

(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:

April 1, 2004 through April 21, 2004 1.05% April 22, 2004 through April 30, 20041.02%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.43%1,077,507,996.35 (b) 60 - 89 days:1.04%783,341,604.19 (c) 90 - 119 days:0.88%660,353,595.44 . -----(d) 120 - 149 days: 0.80%600, 330, 070.49 _ _____ (e) 150 or more days: 0.77% 570, 040, 724.59 - -----Total4.92%3,691,573,991.06 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,504,364.92 (b) The Class A Investor Default Amount for the related Monthly Period \$2,978,710.08 (c) The Class B Investor Default Amount for the related Monthly Period \$262,827.42 -----(d) The Collateral Default Amount for the related Monthly Period \$262,827.42 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

7.Reallocations

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

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$12,482,078.31

- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$817,878.41 ______
- (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$817,878.41
- 9. Principal Funding Account
- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00
- (b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

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

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

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

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

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

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

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

- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date\$3,212,787.50

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

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$12,083,640.81

- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.84%

- (b) The Portfolio Adjusted Yield 7.10%
- 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-A

CLASS A CUSI262TFE8Exhibit 20.21 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 APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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\$1.120000
- 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\$1.311111
- 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\$1.688889
- 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 \$186,732,646.03

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$16,476,406.15

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$16,476,406.15

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 \$73,518,145,687.52

(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:

April 1, 2004 through April 21, 2004 2.11% April 22, 2004 through April 30, 20042.04%

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

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

(m) The Collateral Floating Allocation with respect to the related Monthly 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:1.43%1,077,507,996.35 (b) 60 - 89 days:1.04%783,341,604.19 _ _____ (c) 90 - 119 days: 0.88%660, 353, 595.44 - -----(d) 120 - 149 days: 0.80%600, 330, 070.49 (e) 150 or more days: 0.77%570,040,724.59 Total4.92%3,691,573,991.06

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$7,008,728.97

(b) The Class A Investor Default Amount for the related Monthly Period \$5,957,419.79

(c)The Class B Investor Default Amount for the related Monthly Period \$525,654.59

(d) The Collateral Default Amount for the related Monthly Period \$525,654.59

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- -----

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

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

8.Principal Funding Account

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

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

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

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

- 9.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$17,741,705.13
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,565,444.25
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,565,444.25
- 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 \$18,538,580.13

(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 \$1,635,756.75

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,635,756.75

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 11.84%
- (b) The Portfolio Adjusted Yield 7.97%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.10000%

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 20.22 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 APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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\$1.155556
- 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\$1.360000
- 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 \$105,815,167.84

(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 \$9,336,634.94

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,336,634.94

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 \$73,518,145,687.52

(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:

April 1, 2004 through April 21, 2004 1.19% April 22, 2004 through April 30, 20041.15%

(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:1.43%1,077,507,996.35 (b) 60 - 89 days:1.04%783,341,604.19 _ _____ (c) 90 - 119 days: 0.88%660, 353, 595.44 - -----(d) 120 - 149 days: 0.80%600, 330, 070.49 (e) 150 or more days: 0.77%570,040,724.59 Total4.92%3,691,573,991.06

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,971,613.40

(b) The Class A Investor Default Amount for the related Monthly Period \$3,375,871.14 -----

(c) The Class B Investor Default Amount for the related Monthly Period \$297,871.13

(d) The Collateral Default Amount for the related Monthly Period \$297,871.13 _____

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$752,604.17
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$66,406.25

- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$66,406.25
- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$531,250.00

7.Reallocations

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

(b) The amount of Reallocated Class B

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

(c) The Collateral Interest Amount as of the close of business on this Distribution Date \$63,750,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$63,750,000.00

- -----

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$63,750,000.00

(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$63,750,000.00

8.Principal Funding Account

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

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

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

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

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

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

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

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related

Transfer Date \$ 0.00

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,053,633.20

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$887,085.45

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$887,085.45

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 \$10,505,195.70

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$926,929.20

(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 \$926,929.20

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 11.84%

(b) The Portfolio Adjusted Yield 7.45%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.10000%

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

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

2000-D

CLASS A CUS262TFJ7Exhibit 20.23
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 APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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 \$73,228,491.93

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$6,590,563.13

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,590,563.13

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$73,518,145,687.52

(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:

April 1, 2004 through April 21, 2004 0.83% April 22, 2004 through April 30, 20040.80%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.076 (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.43%1,077,507,996.35 (b) 60 - 89 days:1.04%783,341,604.19 (c) 90 - 119 days:0.88%660,353,595.44 . -----(d) 120 - 149 days: 0.80%600, 330, 070.49 _ _____ (e) 150 or more days: 0.77% 570, 040, 724.59 - -----Total4.92%3,691,573,991.06 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,756,766.84 (b) The Class A Investor Default Amount for the related Monthly Period \$2,336,243.10 (c) The Class B Investor Default Amount for the related Monthly Period \$210,261.87 -----(d) The Collateral Default Amount for the related Monthly Period \$210,261.87 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00
- 6. Investor Servicing Fee
- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$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 \$9,948,343.34

(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 \$654,302.66

(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 \$654,302.66

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

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

(c) The Reserve Draw Amount deposited

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

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

11.Swap Reserve Fund

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

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

- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date\$2,678,311.11 _____
- (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 \$9,635,843.34
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$626,177.66
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$626,177.66

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.84%

- (b) The Portfolio Adjusted Yield 6.91%
- 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 20.24 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 APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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\$1.733333
- 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\$ 1.097778
- 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\$ 1.297778
- 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 \$109,842,734.42

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$9,695,450.39

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,695,450.39

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$73,518,145,687.52

(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:
- April 1, 2004 through April 21, 2004 1.24% April 22, 2004 through April 30, 20041.20%
- (k)The Class A Floating Allocation with
 respect to the related Monthly Period0.850

- (1) The Class B Floating Allocation with respect to the related Monthly Period0.075
- (m)The Collateral Floating Allocation with
 respect to the related Monthly Period0.075
- (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A $\,$
- (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A
- (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A $\,$
- (q) The Collateral Fixed Allocation with respect to the related Monthly $\operatorname{PeriodN/A}$
- 3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.43%1,077,507,996.35

(b) 60 - 89 days:1.04%783,341,604.19

(b) 00 - 09 days.1.04%/03,341,004.19

(c) 90 - 119 days:0.88%660,353,595.44

(d) 120 - 149 days: 0.80%600, 330, 070.49

(e)150 or more days:0.77%570,040,724.59

Total4.92%3,691,573,991.06

_ _____

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

| the related Monthly Period \$4,123,001.39 |
|--|
| (b) The Class A Investor Default Amount for the related Monthly Period \$3,504,364.59 |
| (c) The Class B Investor Default Amount for the related Monthly Period \$309,318.40 |
| (d) The Collateral Default Amount for the related Monthly Period \$309,318.40 |
| 5.Investor Charge Offs |
| (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 |
| (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 |
| (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 |
| (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 |
| (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 |
| (f)The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 |
| (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 |
| (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 |
| (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 |
| (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 |
| (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 |
| (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 |

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$781,250.01

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

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

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

7.Reallocations

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

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

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

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

- -----

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

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

(g) The Class A Investor Interest as of the close of business on this Distribution Date \$750,000,000.00

(h) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$750,000,000.00

8. Principal Funding Account

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

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

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

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

(e) The amount of all or a portion of the

Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

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

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

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

9. Interest Funding Account

- (a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$1,790,078.50
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$823,333.33
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$85,912.89
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$ 726.82

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,437,023.13
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$921,177.62

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$921,177.62

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 \$10,905,773.13

(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 \$962,552.62

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$962,552.62

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.84%

- -----

- (b) The Portfolio Adjusted Yield 7.97%
- E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.11000%

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 20.25 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 APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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\$1.733333
- 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\$ 1.128889

- 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\$ 1.368889
- 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 \$93,366,328.18
- (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 \$8,238,204.87
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,238,204.87
- 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 \$73,518,145,687.52
- (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:
- April 1, 2004 through April 21, 2004 1.05% April 22, 2004 through April 30, 20041.02%
- (k) The Class A Floating Allocation with respect to the related Monthly Period0.850
- (1) The Class B Floating Allocation with respect to the related Monthly Period0.075
- (m) The Collateral Floating Allocation with respect to the related Monthly Period0.075
- (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A
- (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A
- (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A
- (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A
- 3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.43%1,077,507,996.35

- ------

(b) 60 - 89 days:1.04%783,341,604.19

(c) 90 - 119 days:0.88%660,353,595.44

_ _____ _ _____

(d) 120 - 149 days: 0.80%600, 330, 070.49

(e) 150 or more days: 0.77%570,040,724.59

- -----

Total4.92%3,691,573,991.06

- 4. Investor Default Amount
- (a) The Aggregate Investor Default Amount for

| the related Monthly Period \$3,504,364.92 |
|--|
| (b) The Class A Investor Default Amount for the related Monthly Period \$2,978,710.08 |
| (c) The Class B Investor Default Amount for the related Monthly Period \$262,827.42 |
| (d) The Collateral Default Amount for the related Monthly Period \$262,827.42 |
| 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) \$796,666.67
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$719,666.67
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$77,000.00
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$ 0.00

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,870,853.31
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16

11.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,269,290.81

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

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 \$817,878.41

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$817,878.41

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.84%

(b) The Portfolio Adjusted Yield for the related Monthly Period7.96%

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-G

CLASS A CUSI262NAL0Exhibit 20.26 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 APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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\$1.200000
- 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\$1.511111
- 8.The amount of distribution in respect of Class B Deficiency Amount 0.000000
- 9.The amount of distribution in respect of Class B Additional Interest\$0.000000
- 10. The amount of distribution in respect of Collateral Minimum Monthly Interest \$2.044444
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000
- B.Information Regarding the Performance of the Trust
- 1.Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$87,141,901.55

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,688,993.26

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,688,993.26

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 \$73,518,145,687.52

(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:

April 1, 2004 through April 21, 2004 0.98% April 22, 2004 through April 30, 20040.95%

(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:1.43%1,077,507,996.35 (b) 60 - 89 days:1.04%783,341,604.19 - -----(c) 90 - 119 days: 0.88%660, 353, 595.44 - -----(d) 120 - 149 days: 0.80%600, 330, 070.49 (e) 150 or more days: 0.77%570,040,724.59 Total4.92%3,691,573,991.06 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,270,740.39

(b) The Class A Investor Default Amount for the related Monthly Period \$2,780,129.19

(c) The Class B Investor Default Amount for the related Monthly Period \$245,305.60

(d) The Collateral Default Amount for the related Monthly Period \$245,305.60

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.

(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

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(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 \$8,279,462.45
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$730,540.96
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$730,540.96
- 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 \$8,651,337.45

- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$763,353.46
- (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 \$763,353.46
- 11.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 11.84%
- (b) The Portfolio Adjusted Yield 7.85%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.10000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION,

Servi Marcie E. Copson-Hall

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

2000-H

CLASS A CUS262TFR9Exhibit 20.27 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 APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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 \$124,488,434.27

(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 \$10,984,273.17

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,984,273.17

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 \$73,518,145,687.52

(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:

April 1, 2004 through April 21, 2004 1.40% April 22, 2004 through April 30, 20041.36%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.43%1,077,507,996.35 (b) 60 - 89 days:1.04%783,341,604.19 (c) 90 - 119 days:0.88%660,353,595.44 . -----(d) 120 - 149 days: 0.80%600, 330, 070.49 _ _____ (e) 150 or more days: 0.77% 570, 040, 724.59 - -----Total4.92%3,691,573,991.06 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$4,672,485.87 (b) The Class A Investor Default Amount for the related Monthly Period \$3,971,613.11 (c) The Class B Investor Default Amount for the related Monthly Period \$350,436.38 -----(d) The Collateral Default Amount for the related Monthly Period \$350,436.38 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

- -----

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$16,319,864.97

- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,090,504.67
- (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 \$1,090,504.67
- 9. Principal Funding Account
- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00
- (b)The Accumulation Shortfall with respect to the related Monthly Period
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00
- (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

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

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

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

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

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

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date\$3,960,811.11

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

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$15,788,614.97

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,043,629.67

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,043,629.67

14.Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 11.84%
- (b)The Portfolio Adjusted Yield for the related Monthly Period7.14%

- ----

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

N/A

5. Has the Interest Rate Swap been terminated? No

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

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

2000-I

CLASS A CUSI262TFU2Exhibit 20.28 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 APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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\$1.688889
- 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\$ 1.111111

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\$ 1.346667
- 5.The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000
- 6. The amount of the current monthly accumulation in respect of Class ${\sf B}$

Additional Interest\$ 0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
- 1. The total amount of distribution from the Interest Funding Account\$ 0.00

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

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

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

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

- D.Information Regarding the Performance of the Trust
- 1. Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$93,366,328.18
- (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 \$8,238,204.87
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,238,204.87
- 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 \$73,518,145,687.52
- (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:

April 1, 2004 through April 21, 2004 1.05% April 22, 2004 through April 30, 20041.02%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.43%1,077,507,996.35

(b) 60 00 days 1 04% 703 341 6

(b) 60 - 89 days:1.04%783,341,604.19

(c) 90 - 119 days:0.88%660,353,595.44

(d) 120 - 149 days: 0.80%600, 330, 070.49

(d) 120 - 149 days: 0.80%600,330,070.49

(e)150 or more days:0.77%570,040,724.59

- -----

Total4.92%3,691,573,991.06

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

| the related Monthly Period \$3,504,364.92 |
|--|
| (b) The Class A Investor Default Amount for the related Monthly Period \$2,978,710.08 |
| (c) The Class B Investor Default Amount for the related Monthly Period \$262,827.42 |
| (d) The Collateral Default Amount for the related Monthly Period \$262,827.42 |
| 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) \$784,083.33
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$708,333.33
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$75,750.00
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$ 0.00

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,870,853.31
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16

11.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,269,290.81

(b) The aggregate amount of Collections of

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts

if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$817,878.41

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$817,878.41

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 11.84%

(b) The Portfolio Adjusted Yield for the related Monthly Period7.98%

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-K

CLASS A CUSIP262TFW8Exhibit 20.29 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 APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 is set forth below.

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

- A. Information Regarding the Current Monthly
 Distribution to Certificateholders (Stated on the Basis of
 \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$5.416667 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 -----6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$1.422222 _____ 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 \$1.750000 _____ 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000 _____
- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period

| | which were allocated in respect of the Class A Certificates | \$62,244,218.84 |
|------|--|---------------------|
| (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 | \$5,492,133.02 |
| (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$5,492,133.02 |
| 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 | \$73,518,145,687.52 |
| (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period | \$500,000,000.00 |
| (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period | \$500,000,000.00 |
| (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$425,000,000.00 |
| (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$425,000,000.00 |
| (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$37,500,000.00 |
| (g) | The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period | \$37,500,000.00 |
| (h) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$37,500,000.00 |
| (i) | The Floating Investor Percentage with respect to the period: | |
| | April 1, 2004 through April 21, 2004 0.70% April 22, 2004 through April 30, 2004 0.68 | ş |
| (j) | The Class A Floating Allocation with respect to the related Monthly Period | 0.850 |
| | | |

2.

| (k) | | | |
|-------------------------------------|---|---------------------------------------|--|
| | The Class B Floating Allocation with respect to the related Mon Period | | 0.075 |
| | | | |
| (1) | The Collateral Floating Allocat with respect to the related Mon | | |
| | Period | - 1 | 0.075 |
| (m) | The Fixed Investor Percentage w | i+h | |
| (111) | respect to the related Monthly | | N/A |
| , , | | | |
| (n) | The Class A Fixed Allocation wi respect to the related Monthly | | N/A |
| | | | |
| (0) | The Class B Fixed Allocation wi respect to the related Monthly | | N/A |
| | | | |
| (p) | The Collateral Fixed Allocation respect to the related Monthly | | N/A |
| | 1 | | |
| Dol: | nquent Balances | | |
| | - | | |
| were | aggregate amount of outstanding delinquent as of the end of the at the leted Monthly Period: | | |
| | | _ | e Aggregate |
| | | of Total Receivable | |
| | | | |
| (a) | 30 - 59 days: | 1.43% 1 | ,077,507,996.35 |
| (b) | 60 - 89 days: | 1.04% | |
| (c) | 90 - 119 days: | 0.88% | 660,353,595.44 |
| | | | |
| (d) | 120 - 149 days: | 0.80% | 600,330,070.49 |
| (d) (e) | 120 - 149 days: 150 or more days: | 0.80% | 600,330,070.49 570,040,724.59 |
| | 150 or more days: | 0.80% 0.77% | 600,330,070.49 |
| | 150 or more days: | 0.80% 0.77% | 600,330,070.49 |
| (e) | 150 or more days: | 0.80% 0.77% | 600,330,070.49 |
| (e) Inve | 150 or more days: | 0.80% 0.77% 4.92% | 600,330,070.49 |
| (e) Inve | 150 or more days: Total estor Default Amount | 0.80% 0.77% 4.92% | 600,330,070.49 |
| (e) Inve | 150 or more days: Total estor Default Amount The Aggregate Investor Default for the related Monthly Period | 0.80% 0.77% 4.92% | 600,330,070.49 |
| (e) Inve | 150 or more days: Total estor Default Amount The Aggregate Investor Default | 0.80% 0.77% 4.92% | 600,330,070.49 |
| (e) Inve (a) | Total estor Default Amount The Aggregate Investor Default for the related Monthly Period The Class A Investor Default Am for the related Monthly Period | 0.80% 0.77% 4.92% | \$2,336,243.05 \$1,985,806.71 |
| (e) Inve | 150 or more days: Total estor Default Amount The Aggregate Investor Default for the related Monthly Period The Class A Investor Default Am | 0.80% 0.77% 4.92% | \$2,336,243.05 \$1,985,806.71 \$175,218.17 |
| (e) Inve (a) (b) | Total estor Default Amount The Aggregate Investor Default for the related Monthly Period The Class A Investor Default Am for the related Monthly Period The Class B Investor Default Am for the related Monthly Period | 0.80% 0.77% 4.92% | \$2,336,243.05 \$1,985,806.71 |
| (e) Inve (a) (b) | Total stor Default Amount The Aggregate Investor Default for the related Monthly Period The Class A Investor Default Am for the related Monthly Period The Class B Investor Default Am | 0.80% 0.77% 4.92% | \$2,336,243.05 \$1,985,806.71 \$175,218.17 |
| (e) Inve (a) (b) | Total estor Default Amount The Aggregate Investor Default for the related Monthly Period The Class A Investor Default Am for the related Monthly Period The Class B Investor Default Am for the related Monthly Period The Class B Investor Default Am for the related Monthly Period | 0.80% 0.77% 4.92% | \$2,336,243.05 \$1,985,806.71 \$175,218.17 |
| (e) Inve (a) (b) (c) (d) | Total estor Default Amount The Aggregate Investor Default for the related Monthly Period The Class A Investor Default Am for the related Monthly Period The Class B Investor Default Am for the related Monthly Period The Class B Investor Default Am for the related Monthly Period | 0.80% 0.77% 4.92% | \$2,336,243.05 \$1,985,806.71 \$175,218.17 |
| (e) Inve (a) (b) (c) (d) | Total astor Default Amount The Aggregate Investor Default for the related Monthly Period The Class A Investor Default Am for the related Monthly Period The Class B Investor Default Am for the related Monthly Period The Class B Investor Default Am for the related Monthly Period The Collateral Default Amount f the related Monthly Period | 0.80% 0.77% 4.92% Amount ount ount | \$2,336,243.05 \$1,985,806.71 \$175,218.17 |
| (e) Inve (a) (b) (c) (d) | Total Stor Default Amount The Aggregate Investor Default for the related Monthly Period The Class A Investor Default Am for the related Monthly Period The Class B Investor Default Am for the related Monthly Period The Class B Investor Default Am for the related Monthly Period The Collateral Default Amount f the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the re | 0.80% 0.77% 4.92% Amount ount ount | \$2,336,243.05 \$1,985,806.71 \$175,218.17 |
| (e) Inve (a) (b) (c) (d) | Total estor Default Amount The Aggregate Investor Default for the related Monthly Period The Class A Investor Default Am for the related Monthly Period The Class B Investor Default Am for the related Monthly Period The Class B Investor Default Am for the related Monthly Period The Collateral Default Amount f the related Monthly Period estor Charge Offs The aggregate amount of Class A | 0.80% 0.77% 4.92% Amount ount ount | \$2,336,243.05 \$1,985,806.71 \$175,218.17 |
| (e) Inve (a) (b) (c) (d) | Total astor Default Amount The Aggregate Investor Default for the related Monthly Period The Class A Investor Default Am for the related Monthly Period The Class B Investor Default Am for the related Monthly Period The Collateral Default Amount for the related Monthly Period The Collateral Default Amount for the related Monthly Period astor Charge Offs The aggregate amount of Class A Investor Charge Offs for the remonthly Period The aggregate amount of Class A Investor Charge Offs for the remonthly Period | 0.80% 0.77% 4.92% Amount ount ount | \$2,336,243.05 \$1,985,806.71 \$175,218.17 \$175,218.17 |
| (e) Inve (a) (b) (c) (d) Inve (a) | Total astor Default Amount The Aggregate Investor Default for the related Monthly Period The Class A Investor Default Am for the related Monthly Period The Class B Investor Default Am for the related Monthly Period The Class B Investor Default Am for the related Monthly Period The Collateral Default Amount f the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the re Monthly Period | 0.80% 0.77% 4.92% Amount ount ount or | \$2,336,243.05 \$1,985,806.71 \$175,218.17 \$175,218.17 |

3.

4.

5.

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

\$39,062.50

6.

Period

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the \$312,500.00 related Monthly Period 7. Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to \$ 0.00 this Distribution Date (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 (c) The Collateral Interest as of the close of business on this Distribution Date \$37,500,000.00 (d) The Class B Investor Interest as of the close of business on this Distribution Date \$37,500,000.00 (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution \$37,500,000.00 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00 (b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00 (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class \$ 0.00 A Available Funds (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class \$ 0.00 B Available Funds 9. Reserve Account (a) The Reserve Draw Amount on the related Transfer Date \$ 0.00 (b) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 (2) The Reserve Draw Amount deposited in the Finance Charge Account to be

treated as Class B Available Funds

\$ 0.00

| | | in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date | \$ 0.00 |
|--------|--------|--|----------------|
| 10. Sw | vap Re | serve Fund | |
| | (a) | The Swap Reserve Draw Amount on the related Transfer Date | \$ 0.00 |
| | (b) | The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund | \$ 0.00 |
| 11. | Swap | Cash Flows | |
| | (a) | The amount of the Net Swap Receipt for the related Transfer Date | \$1,826,083.33 |
| | (b) | The amount of the Net Swap Payment for the related Transfer Date | \$ 0.00 |
| 12. | Avai | lable Funds | |
| | (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$7,739,985.29 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$ 521,814.60 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$521,814.60 |
| 13. | Coll | ection of Finance Charge Receivables | |
| | (a) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates | \$8,005,610.29 |
| | (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 | \$545,252.10 |
| | | | |
| | (c) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral | CEAE 252 10 |
| | | Interest | \$545,252.10 |
| 14. | Port | folio Yield | |
| | (a) | The Portfolio Yield for the related Monthly Period | 11.849 |

(c) Interest Earnings on funds on deposit

(b) The Portfolio Adjusted Yield for the related Monthly Period

C. Floating Rate Determinations

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

1.10000%

Collateral Interest determination -

1.10000%

- ${\tt D.}$ Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? No
- 2.Has the Interest Reserve Account been funded?No
- 3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00
- 4.How any funds withdrawn from the Interest Reserve Account were utilized N/A $\,$
- 5. Has the Interest Rate Swap been terminated? No

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

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

2000-L

| FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMEN | FORM | OF MONTHI | Y CERTIFICATEHOLDERS | STATEMENT |
|--|------|-----------|----------------------|-----------|
|--|------|-----------|----------------------|-----------|

SERIES 2001-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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 | \$1.111111 |
| 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 | \$1.377778 |
| 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 | \$1.708333 |
| 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 | \$155,610,536.57 |
|----|------|--|---------------------|
| | (b) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$13,730,344.93 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$13,730,344.93 |
| 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 | \$73,518,145,687.52 |
| | (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2001-A as of the end of the day on the last day of the related Monthly Period | \$1,250,000,000.00 |
| | (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2001-A as of the end of the day on the last day of the related Monthly Period | \$1,250,000,000.00 |
| | (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$1,062,500,000.00 |
| | (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$1,062,500,000.00 |
| | (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$93,750,000.00 |
| | (g) | The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period | \$93,750,000.00 |
| | (h) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$93,750,000.00 |
| | (i) | The Floating Investor Percentage with respect to the period: | |
| | | April 1, 2004 through April 21, 2004 1.76% April 22, 2004 through April 30, 2004 1.70% | è |
| | (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: | | 1.43% | 1,077,507,996.35 |
| (b) | 60 - 89 days: | | 1.04% | 783,341,604.19 |
| (c) | 90 - 119 days: | | 0.88% | 660,353,595.44 |
| (d) | 120 - 149 days: | | 0.80% | 600,330,070.49 |
| (e) | 150 or more days: | | 0.77% | 570,040,724.59 |
| | | Total | 4.92% | 3,691,573,991.06 |

4. Investor Default Amount

| (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$5,840,607.67 |
|-----|--|--------------------|
| (b) | The Class A Investor Default Amount for the related Monthly Period | \$4,964,516.45 |
| (c) | The Class B Investor Default Amount for the related Monthly Period | \$438,045.61 |
| (d) | The Collateral Default Amount for the related Monthly Period | \$438,045.61 |

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 pre- ceding this Distribution Date | \$ 0.00 |
| (h) | The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date | \$ 0.00 |
| (i) | The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date | \$ 0.00 |
| (j) | The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date | \$ 0.00 |
| (k) | The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date | \$ 0.00 |
| (1) | The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date | \$ 0.00 |
| Inve | estor Servicing Fee | |
| (a) | The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$1,106,770.83 |
| (b) | The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$97,656.25 |

(c) The amount of the Collateral Servicing Fee payable by the Trust to the

6.

| | | Servicer for the related Monthly Period | \$97,656.25 |
|----|------|--|-----------------------|
| | (d) | The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period | \$781,250.00 |
| 7. | Real | locations | |
| | (a) | The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date | \$ 0.00 |
| | (b) | The amount of Reallocated Class B Principal Collections with respect to this Distribution Date | \$ 0.00 |
| | (c) | The Collateral Interest as of the close of business on this Distribution Date | \$93,750,000.00 |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution Date | \$93,750,000.00 |
| | (e) | The Class B Adjusted Investor Interest as of the close of business on this Distributi Date | on \$93,750,000.00 |
| 8. | Prin | cipal Funding Account | |
| | (a) | The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) | \$ 0.00 |
| | (b) | The Accumulation Shortfall with respect to the related Monthly Period | \$ 0.00 |
| | (c) | The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds | \$ 0.00 |
| | (d) | The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds | \$ 0.00 |
| 9. | Rese | rve Account | |
| | (a) | The Reserve Draw Amount on the related Transfer Date | \$ 0.00 |
| | (b) | The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account | \$ 0.00 |
| | | (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds | \$ 0.00 |
| | | (2) The Reserve Draw Amount deposited in the Finance Charge Account to be | |

| | | 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. | Available Funds | | | |
| | (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$14,784,75 | |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$ 1,304,53 | 37 . 45 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,304,537 | 7.45 |
| 11. | Colle | ection of Finance Charge Receivables | | |
| | (a) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, allocated in respect of the Class A Certificates | \$15,448,81 | |
| | (b) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account which were allocated in respect of the Class B Certificates | \$1,363,131.20 | |
| | (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 | \$1,363,133 | .20 |
| 12. | Portf | folio Yield | | |
| | (a) | The Portfolio Yield for the related Monthly Period | | 11.84% |
| (b) The Portfolio Adjusted Yield for the related Monthly Period | | | 7.96% | |
| C. Floa | ting F | Rate Determinations | | |
| LIBOR rates for the related Interest Period: Class A and Class B determination - | | | | 1.10000% |
| Collateral Interest determination - | | | | 1.10000% |

treated as Class B Available Funds \$ 0.00

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

2001-A

CLASS A CUSI262TGA5Exhibit 20.31 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 APRIL 30, 2004

The information which is required to be prepared with respect to the Distribution Date of May 17, 2004, and with respect to the performance of the trust during the month of April, 2004 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\$1.208889
- 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\$1.511111 _____
- 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 \$93,366,328.18

(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 \$8,238,204.87

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,238,204.87

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 \$73,518,145,687.52

(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:

April 1, 2004 through April 21, 2004 1.05% April 22, 2004 through April 30, 20041.02%

(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:1.43%1,077,507,996.35 (b) 60 - 89 days:1.04%783,341,604.19 _ _____ (c) 90 - 119 days: 0.88%660, 353, 595.44 - -----(d) 120 - 149 days: 0.80%600, 330, 070.49 (e) 150 or more days: 0.77%570,040,724.59 Total4.92%3,691,573,991.06

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,504,364.92

(b) The Class A Investor Default Amount for the related Monthly Period \$2,978,710.08

(c) The Class B Investor Default Amount for the related Monthly Period \$262,827.42

(d) The Collateral Default Amount for the related Monthly Period \$262,827.42

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

related Monthly Period \$468,750.00 ______

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

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

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

8.Principal Funding Account

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

(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 \$8,870,853.31

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$782,722.16

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,269,290.81

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$817,878.41

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$817,878.41

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 11.84%
- (b) The Portfolio Adjusted Yield 7.47%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.10000%

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

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

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