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): August 16, 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	333-104089	51-0331454
(State or other	(Commission File	(IRS Employer
jurisdiction of	Number)	Identification No.)
incorporation)		

Wilmington, DE 19884-0781

(Address of principal executive office)

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

ITEM 5. OTHER EVENTS

On August 16, 2004 the MBNA Master Credit Card Trust II Series 1997-I (the "Series") will be terminated in accordance with the provisions of Section 10 of the Series 1997-I Supplement dated as of August 26, 1997 to the Pooling and Servicing Agreement dated as of August 4, 1994 (the "Pooling and Servicing Agreement") and subsection 12.03 of the Pooling and Servicing Agreement. Final Payment will be made on the Series certificates after presentation and surrender of the Series certificates at the offices of The Bank of New York, as the Trustee.

August 16, 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 July 31, 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 July 31, 2004.

20.2. Series 1995-C Certificateholders' Statement for the month ended July 31, 2004.

20.3. Series 1996-B Certificateholders' Statement for the month ended July 31, 2004.

20.4. Series 1996-G Certificateholders' Statement for the month ended July 31, 2004.

20.5. Series 1996-M Certificateholders' Statement for the month ended July 31, 2004.

20.6. Series 1997-B Certificateholders' Statement for the month ended July 31, 2004.

20.7. Series 1997-I Certificateholders' Statement for the month ended July 31, 2004.

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

31, 2004.

20.9. Series 1997-K Certificateholders' Statement for the month ended July 31, 2004.

20.10. Series 1998-E Certificateholders' Statement for the month ended July 31, 2004.

20.11. Series 1998-F Certificateholders' Statement for the month ended July 31, 2004.

20.12. Series 1998-G Certificateholders' Statement for the month ended July 31, 2004.

20.13. Series 1999-B Certificateholders' Statement for the month ended July 31, 2004.

20.14. Series 1999-D Certificateholders' Statement for the month ended July 31, 2004.

20.15. Series 1999-J Certificateholders' Statement for the month ended July 31, 2004.

20.16. Series 1999-L Certificateholders' Statement for the month ended July 31, 2004.

20.17. Series 1999-M Certificateholders' Statement for the month ended July 31, 2004.

20.18. Series 2000-A Certificateholders' Statement for the month ended July 31, 2004.

20.19. Series 2000-C Certificateholders' Statement for the month ended July 31, 2004.

20.20. Series 2000-D Certificateholders' Statement for the month ended July 31, 2004.

20.21. Series 2000-E Certificateholders' Statement for the month ended July 31, 2004.

20.22. Series 2000-F Certificateholders' Statement for the month ended July 31, 2004.

20.23. Series 2000-G Certificateholders' Statement for the month ended July 31, 2004.

20.24. Series 2000-H Certificateholders' Statement for the month ended July 31, 2004.

20.25. Series 2000-I Certificateholders' Statement for the month ended July 31, 2004.

20.26. Series 2000-K Certificateholders' Statement for the month ended July 31, 2004.

20.27. Series 2000-L Certificateholders' Statement for the month ended July 31, 2004.

20.28. Series 2001-A Certificateholders' Statement for the month ended July 31, 2004.

20.29. Series 2001-B Certificateholders' Statement for the month ended July 31, 2004.

SIGNATURES

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

Dated: August 16, 2004

MBNA AMERICA BANK, NATIONAL ASSOCIATION

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

\$1000.000000

\$0.000000

\$647.058824

\$1,466667

\$0.000000

\$0.000000

\$1.626667

\$0.000000

\$0.000000

\$1.885217

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

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

which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
 - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period \$575,000,000.00
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$48,875,000.00
 - (h) The Floating Investor Percentage with respect to the period:
 - July 1, 2004 through July 31, 2004 0.79%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period

(j)	The (Class	В	Floa	ting	Allocat	cion
	with	respe	ct	to	the	related	Monthly

(k) The Collateral Floating Allocation with respect to the related Monthly Period 0.085

\$75,669,504.39 ------

\$3,913,939.56 _____

\$7,393,001.77 _____

\$72,102,294,484.20 _____

\$575,000,000.00 _____

\$500,250,000.00 _____

\$500,250,000.00 _____

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

0.870 _____

0.045 _____

(1)	The Fixed Investor Percentage with respect to the related Monthly Period	0.79%
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	0.870
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	0.045
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	0.085

3. Delinquent Balances

- -----

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.43%	1,049,138,838.21
(b)	60 - 89 days:		1.01%	741,986,281.83
(c)	90 - 119 days:		0.80%	591,923,334.65
(d)	120 - 149 days:		0.73%	539,682,260.07
(e)	150 or more days:		0.75%	547,447,182.87
		Total	4.72%	3,470,177,897.63

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,625,782.54
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,284,430.70
(c)	The Class B Investor Default Amount for the related Monthly Period	\$118,160.23
(d)	The Collateral Default Amount for the related Monthly Period	\$223,191.61
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$521,093.75

\$26,953.13

\$50,911.45

\$ 0.00

\$ 0.00 this Distribution Date _____ (c) The Collateral Interest as of the close of business on this Distribution \$17,250,000.00 Date _____ (d) The Class B Investor Interest as of the close of business on this Distribution Date \$25,875,000.00 -----8. Collection of Finance Charge Receivables (a) The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Procees and amounts, if any, withdrawn from the Reserve Account allocated in respect of the \$7,395,569.81 Class A Certificates -----(b) The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$382,529.37 _____ (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 \$722,555.99 Interest _____ 9. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date \$500,250,000.00 _____ (b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00 _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 _____ (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the \$ 0.00 related Transfer Date _____ 10. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$7,082,913.56 _____

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

\$366,357.49

(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$692,009.12
11. Pc	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.26%
(b)	The Portfolio Adjusted Yield	7.80%
C. Floatin	g Rate Determinations	
	ates for the Interest Period of y 15, 2004 to August 15, 2004: 1.38000%	
MBNA AMERIC NATIONAL AS Servi Marci cer		

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

1995-A

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

\$0.000000

\$0.000000

\$0.000000

\$5.375000

\$0.000000

\$0.000000

\$1.600000

\$0.000000

\$0.000000

\$1.866667

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

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

of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$75,669,504.39 _____ (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$3,913,939.56 _____ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,393,001.77 _____ 2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20 _____ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period \$575,000,000.00 _____ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period \$575,000,000.00 _____ (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$500,250,000.00 _____ (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$500,250,000.00 _____ (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$25,875,000.00 _____ (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$48,875,000.00 _____ (h) The Floating Investor Percentage with respect to the period: July 1, 2004 through July 31, 2004 0.79% (i) The Class A Floating Allocation with respect to the related Monthly 0.870 Period

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

(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085
(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%	1,049,138,838.21
(b)	60 - 89 days:		1.01%	741,986,281.83
(c)	90 - 119 days:		0.80%	591,923,334.65
(d)	120 - 149 days:		0.73%	539,682,260.07
(e)	150 or more days:		0.75%	547,447,182.87
		Total	4.72%	3,470,177,897.63

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,625,782.54
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,284,430.70
(c)	The Class B Investor Default Amount for the related Monthly Period	\$118,160.23
(d)	The Collateral Default Amount for the related Monthly Period	\$223,191.61
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in	

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

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$521,093.75

\$26,953.13

\$50,911.45

\$ 0.00

Principal Collections with respect to \$ 0.00 this Distribution Date _____ (c) The Collateral Interest as of the close of business on this Distribution Date \$48,875,000.00 _____ (d) The Class B Investor Interest as of the close of business on this Distribution Date \$25,875,000.00 _____ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such \$ 0.00 date prior to withdrawals _____ (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 _____ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,072,296.64 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$366,357.49 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$692,009.12 _____ 10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$9,384,952.89 _____ (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 \$382,529.37 _____

(b) The amount of Reallocated Class B

(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	\$722,555.	99
	11.	Swa	ap Cash Flows		
		(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$1,989,38	3.08
		(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00	
	12.	Por	rtfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		12.26%
		(b)	The Portfolio Adjusted Yield		7.87%
	Flo	ating	g Rate Determinations		
-	Jul		ates for the Interest Period of 2004 to August 15, 2004: 1.38000% 		
).			ion regarding the status of the Rate Swap and the Swap Counterparty		
).	Int	erest The		\$	N/A
•	Int 1.	erest The rela Has	Rate Swap and the Swap Counterparty Mark-to-Market Amount, if any, for the	\$	No
	Int 1. 2.	erest The rela Has esta	Rate Swap and the Swap Counterparty Mark-to-Market Amount, if any, for the ated Monthly Period. the Interest Reserve Account been ablished? the Interest Reserve Account been	\$ 	No No
-	Int 1. 2.	erest The rela Has esta Has func The	Rate Swap and the Swap Counterparty Mark-to-Market Amount, if any, for the ated Monthly Period. the Interest Reserve Account been ablished? the Interest Reserve Account been	\$ \$0.00	No No
	Int 1. 2. 3.	erest The rela Has func The the How	E Rate Swap and the Swap Counterparty Mark-to-Market Amount, if any, for the ated Monthly Period. the Interest Reserve Account been ablished? the Interest Reserve Account been ded? aggregate amount of funds withdrawn from	·	No No
	Int 1. 2. 3.	erest The rela Has func The the How	<pre>Rate Swap and the Swap Counterparty Mark-to-Market Amount, if any, for the ated Monthly Period. the Interest Reserve Account been ablished? the Interest Reserve Account been ded? aggregate amount of funds withdrawn from Interest Reserve Account, if any many funds withdrawn from the Interest erve Account were utilized?</pre>	·	No No
).	Int 1. 2. 3.	erest The rela Has func The the How Rese none	<pre>Rate Swap and the Swap Counterparty Mark-to-Market Amount, if any, for the ated Monthly Period. the Interest Reserve Account been ablished? the Interest Reserve Account been ded? aggregate amount of funds withdrawn from Interest Reserve Account, if any many funds withdrawn from the Interest erve Account were utilized?</pre>	·	No No

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

cer

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

1995-C

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

\$0.000000

\$0.000000

\$0.000000

\$1,457778

\$0.000000

\$0.000000

\$1.555556

\$0.000000

\$0.000000

\$1.879216

\$0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of

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

July 1, 2004 through July 31, 2004 0.68%

- (i) The Class A Floating Allocation with respect to the related Monthly Period
- (j) The Class B Floating Allocation with respect to the related Monthly 0.045
- (k) The Collateral Floating Allocation with respect to the related Monthly Period

\$3,403,425.67

\$6,428,690.43

\$72,102,294,484.20

\$500,000,000.00 _____

\$500,000,000.00

\$435,000,000.00

\$435,000,000.00

\$22,500,000.00 _____

\$42,500,000.00

0.870

0.085

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

3. Delinquent Balances

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

		Percentage of Total	Aggregate Account
		Receivables	Balance
(a)	30 - 59 days:	1.43%1,049,13	8,838.21
(b)	60 - 89 days:	1.01%741,986,	281.83
(C)	90 - 119 days:	0.80%591,923,	334.65
(d)	120 - 149 days:	0.73%539,682,	260.07
(e)	150 or more days:	0.75%547,447,	182.87

Total 4.72% 3,470,177,897.63 -----

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,283,288.97
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,986,461.50
(c)	The Class B Investor Default Amount for the related Monthly Period	\$102,748.00
(d)	The Collateral Default Amount for the related Monthly Period	\$194,079.47
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00

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

Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ 6. Investor Servicing Fee (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly \$453,125.00 Period _____ (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

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

7. Reallocations

Period

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

\$ 0.00

\$44,270.83

\$312,500.00

(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 \$42,500,000.00 Date _____ (d) The Class B Investor Interest as of the close of business on this Distribution \$22,500,000.00 Date _____ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00 _____ (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 _____ (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the \$ 0.00 related Transfer Date _____ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,159,055.22 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account \$318,571.76 on the related Transfer Date _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge \$601,746.53 Account on the related Transfer Date ------10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$6,430,930.22 _____ (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 \$332,634.26 _____ (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	\$628,309.	.03
	11.	Роз	rtfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		12.26%
		(b)	The Portfolio Adjusted Yield		7.81%
с.	LIE	BOR De	eterminations		

LIBOR rates for the Interest Period of July 15, 2004 to August 15, 2004: 1.38000%

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

cer

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

1996-B

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

\$0.000000

\$0.000000

\$0.000000

\$1.386667

\$0.000000

\$0.000000

\$1.537778

\$0.000000

\$0.000000

\$1.761806

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

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

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

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
 - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00
 - (h) The Floating Investor Percentage with respect to the period: July 1, 2004 through July 31, 2004 0.68%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period

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

\$64,286,926.57 _____

\$5,672,379.77

\$5,672,379.77 _____

\$72,102,294,484.20 _____

\$500,000,000.00 _____

\$500,000,000.00 _____

\$425,000,000.00 _____

\$425,000,000.00

\$37,500,000.00 -----

0.850

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

3. Delinquent Balances

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

			Percentag of Total Receivable	Account
(a)	30- 59 days:		1.43%	1,049,138,838.21
(b)	60 - 89 days:		1.01%	741,986,281.83
(c)	90 - 119 days:		0.80%	591,923,334.65
(d)	120 - 149 days:		0.73%	539,682,260.07
(e)	150 or more days:		0.75%	547,447,182.87
		Total	4.72%	3,470,177,897.63

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,283,288.94
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,940,795.42
(c)	The Class B Investor Default Amount for the related Monthly Period	\$171,246.76
(d)	The Collateral Default Amount for the related Monthly Period	\$171,246.76
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

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

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

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

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$442,708.33

\$39,062.50

\$39,062.50

\$312,500.00

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

- \$ 0.00 \$ 0.00 \$ 37,500,000.00 \$ 37,500,000.00 \$ 0.00
- \$ 0.00
- \$ 0.00
- \$ 0.00
- \$ 0.00

\$6,017,466.92 _____ \$530,953.36

\$530,953.36

\$6,283,091.92

		Certificates	\$554,390. 	86
	(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	\$554,390.	86
11.	Port	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		12.26%
	(b)	The Portfolio Adjusted Yield		7.89%
C. Float	ting H	Rate Determinations		
LIB	OR rat	tes for the Interest Period of		
Jul <u>-</u>	-	2004 to August 15, 2004: 1.38000%		
	latera iod o:	al Interest Determination for the Interest f		
Jul <u>-</u>	y 14,	2004 to August 13, 2004: 1.38000%		
	L ASSO	BANK, DCIATION, E. Copson-Hall		

cer

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

1996-G

CLASS A CUSIP 55262TBV4 CLASS B CUSIP 55262TBW2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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).
 - The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Interest
 - The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$1.762500

\$1.226667

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

\$0.000000

\$1.422222

\$ 0.000000

\$0.000000

C. Information Regarding the Current Quarterly Interest Distribution

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

	2.		amount of the current quarterly prest distribution in respect of s A	\$1,482,541.67
	3.	inte Clas	amount of the current quarterly erest distribution in respect of ss A set forth in 2 above per \$1,000 original certificate principal int	\$ 3.488333
	4.		amount of the current quarterly prest distribution in respect of s B	\$151,666.67
	5.	inte Clas	amount of the current quarterly erest distribution in respect of as B set forth in 4 above per \$1,000 priginal certificate principal ent	\$ 4.044445
D.	Tnf	ormat	ion Regarding the Performance of the Trust	
2.	1.		ection of Principal Receivables	
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$64,286,926.57
		(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	\$5,672,379.77
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,672,379.77
	2.	Prin	cipal Receivables in the Trust	
		(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$72,102,294,484.20
		(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
		(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
		(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
		(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the

	Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	July 1, 2004 through July 31, 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
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period $$ N/A $$	

3. Delinquent Balances

4.

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

			Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.43%	1,049,138,838.21
(b)	60 - 89 days:		1.01%	741,986,281.83
(c)	90 - 119 days:		0.80%	591,923,334.65
(d)	120 - 149 days:		0.73%	539,682,260.07
(e)	150 or more days:		0.75%	547,447,182.87
		Total	4.72%	3,470,177,897.63
Inve	stor Default Amount			

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,283,288.94
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,940,795.42
(c)	The Class B Investor Default Amount	

for the related Monthly Period

\$171,246.76

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

\$171,246.76

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

\$ 0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

Fee payable by the Trust to the Servicer for the related Monthly Period

\$442,708.33

\$39,062.50

\$39,062.50

\$312,500.00

\$ 0.00

\$ 0.00

\$37,500,000.00

\$37,500,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

.

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

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

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

7. Reallocations

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

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

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

(d) The Class B Investor Interest as of the close of business on this Distribution Date

8. Principal Funding Account

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

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

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

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

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

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)

\$1,634,208.34

(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates

on the related Transfer Date

\$53,333.34

\$1,104.17

\$6,018,571.09

\$530,953.36

\$530,953.36

\$6,284,196.09

\$554,390.86

\$554,390.86

12.26%

7.92%

\$521,333.34

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

- 10. Available Funds
 - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
 - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
 - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- 11. Collection of Finance Charge Receivables
 - (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates
 - (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates
 - (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 12. Portfolio Yield
 - (a) The Portfolio Yield for the related Monthly Period

(b) The Portfolio Adjusted Yield

E. LIBOR Determinations

LIBOR rates for the related Interest Period:

Class A and Class B determination -	1.25000%
Collateral Interest determination -	1.38000%

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

1996-M

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

\$0.000000

\$0.000000

\$0.000000

\$1.368889

\$0.000000

\$0.000000

\$1.537778

\$0.000000

\$0.000000

\$2.071111

\$0.000000

\$ 0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS'STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Class C Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Class C Monthly Interest
 - 11. The amount of distribution in respect of Class C Deficiency Amounts
 - 12. The amount of distribution in respect of Class C Additional Interest
- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables

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

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

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

\$128,573,864.21

\$1,000,000,000.00

\$1,000,000,000.00

\$850,000,000.00

\$850,000,000.00

\$75,000,000.00

\$75,000,000.00

\$75,000,000.00

\$75,000,000.00

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

July 1, 2004 through July 31, 2004 1.37%

- (k) The Class A Floating Allocation with respect to the related Monthly Period
- (1) The Class B Floating Allocation with respect to the related Monthly Period
- (m) The Class C Floating Allocation with respect to the related Monthly Period 0.075
- (n) The Fixed Investor Percentage with respect to the related Monthly Period
- (o) The Class A Fixed Allocation with respect to the related Monthly Period
- (p) The Class B Fixed Allocation with respect to the related Monthly Period N/A
- (q) The Class C Fixed Allocation with respect to the related Monthly Period N/A

3. Delinquent Balances

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

			Percentage of Total	Aggregate Account
			Receivables	Balance
(a)	30 - 59 days:		1.43%	1,049,138,838.21
(b)	60 - 89 days:		1.01%	741,986,281.83
(c)	90 - 119 days:		0.80%	591,923,334.65
(d)	120 - 149 days:		0.73%	539,682,260.07
(e)	150 or more days:		0.75%	547,447,182.87
		matal	4 700	2 470 177 007 62
		Total	4.72%	3,470,177,897.63

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,566,577.63
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,881,591.21
(C)	The Class B Investor Default Amount for the related Monthly Period	\$342,493.21
(d)	The Class C Default Amount for the related Monthly Period	\$342,493.21

5. Investor Charge Offs

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

\$ 0.00

0.850

0.075

N/A

N/A

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$885,416.67

\$78,125.00

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

\$ 0.00 -----

		(b)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
		(c)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
		(d)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
		(e)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00
	10.	Ava	ilable Funds	
		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,034,934.76
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,061,905.70
		(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,061,905.70
	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	\$12,566,184.76
		(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,108,780.70
		(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests	\$1,108,780.70
	1.0	D.		
	12.		The Portfolie Vield for the related	
		(a)	The Portfolio Yield for the related Monthly Period	12.26%
		(b)	The Portfolio Adjusted Yield	7.89%
с.	LIB	OR De	terminations	

 $\ensuremath{\texttt{LIBOR}}$ rates for the Interest Period of

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

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

1997-В

CLASS A CUSIP 55262TCN1 Exhibit 20.8 CLASS B CUSIP 55262TCP6 MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1997-I MBNA AMERICA BANK, NATIONAL ASSOCIATION MBNA MASTER CREDIT CARD TRUST II MONTHLY PERIOD ENDING JULY 31, 2004 The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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 \$1000.000000 _____ 2. The amount of distribution in respect of Class B Monthly Principal \$1000.000000 _____ 3. The amount of distribution in respect of Collateral Monthly Principal \$1000.000000 _____ 4. The amount of distribution in respect of Class A Monthly Interest \$5.458333 _____ 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 \$1.502222 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 \$1.691667

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

\$0.000000

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

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

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

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

2. Principal Receivables in the Trust

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

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

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

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

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

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

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

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

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

July 1, 2004 through July 31, 2004 1.03%

\$96,430,400.94

\$8,508,564.16

\$8,508,564.16

\$72,102,294,484.20

\$750,000,000.00

\$750,000,000.00 _____

\$637,500,000.00

\$637,500,000.00

\$56,250,000.00

\$56,250,000.00

\$56,250,000.00 _____

(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(k)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	1.03%
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	0.850
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	0.075
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	0.075

3. Delinquent Balances

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

			Percentage of Total	Aggregate Account
			Receivables	Balance
(a)	30 - 59 days:		1.43%	1,049,138,838.21
(b)	60 - 89 days:		1.01%	741,986,281.83
(c)	90 - 119 days:		0.80%	591,923,334.65
(d)	120 - 149 days:		0.73%	539,682,260.07
(e)	150 or more days:		0.75%	547,447,182.87
		Total	4.72%	3,470,177,897.63

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,424,933.45
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,911,193.49
(c)	The Class B Investor Default Amount for the related Monthly Period	\$256,869.98
(d)	The Collateral Default Amount for the related Monthly Period	\$256,869.98
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

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\$58,593.75

Servicer for the related Monthly Period

\$58,593.75

\$ 12,073,921.71

\$ 831,585.63

\$ 693,750,000.00

\$ 0.00

\$ 0.00

\$56,250,000.00

\$468,750.00

\$ 0.00

\$ 0.00

\$ 0.00

- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
 - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
 - (c) The Collateral Interest as of the close of business on this Distribution Date
 - (d) The Class B Investor Interest as of the close of business on this Distribution Date
 - (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

8. Collection of Finance Charge Receivables

- (a) Class A Available Funds plus Servicer Interchange Allocated to Class A
- (b) Class B Available Funds plus Servicer Interchange Allocated to Class B \$ 831,585.63
- (c) Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest

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)
- (b) The Accumulation Shortfall with respect to the related Monthly Period
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds
 - (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds
 \$ 0.00
- 10. Reserve Account
- (a) The Reserve Draw Amount on the related Transfer Date \$ 0.00
 - (b) The Reserve Draw Amount deposited

		in the Finance Charge Account to be treated as Class A Available Funds 	\$ 0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
11.	Swap	Reserve Fund	
		The Swap Reserve Draw Amount on the related Transfer Date	\$0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
12.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$2,649,282.83
	(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 	\$11,675,484.21
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 796,429.38
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 796,429.38
14.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period12.26%	
	(b)	The Portfolio Adjusted Yield7.98%	
C. Floa	ting	Rate Determinations	
		tes for the related Interest Period:	
		determination -1.38000% al Interest determination -1.38000%	
COL	later	ai interest determination -1.30000%	
		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.		any funds withdrawn from the Interest rve Account were utilized?	

5. Has the Interest Rate Swap been Terminated?

No

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

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

1997-I

CLASS A CUSIP 55262TCQ4 CLASS B CUSIP 55262TCR2 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1997-J MBNA AMERICA BANK, NATIONAL ASSOCIATION MBNA MASTER CREDIT CARD TRUST II MONTHLY PERIOD ENDING JULY 31, 2004 The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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 \$1.3333333 _____ 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 \$1.493333 _____ 8. The amount of distribution in respect \$ 0.000000 of Class B Deficiency Amount _____ 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 \$1.670833 -----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

\$96,430,400.94

- (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 \$8,508,564.16 _____ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8.508.564.16 _____ 2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20 _____ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-J as of the end of the day on the last \$750,000,000.00 day of the related Monthly Period _____ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-J as of the end of the day on the \$750,000,000.00 last day of the related Monthly Period _____ (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00 _____ (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last \$637,500,000.00 day of the related Monthly Period _____ (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00 _____ (q) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00 -----(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00 _____ (i) The Floating Investor Percentage with respect to the period: July 1, 2004 through July 31, 2004 1.03%
 - (j) The Class A Floating Allocation with respect to the related Monthly Period

0.850

(k) The Class B Floating Allocation

with respect to the related Monthly period

- (1) The Collateral Floating Allocation with respect to the related Monthly Period
- (m) The Fixed Investor Percentage with respect to the related Monthly Period
- (n) The Class A Fixed Allocation with respect to the related Monthly Period
- (o) The Class B Fixed Allocation with respect to the related Monthly Period
- (p) The Collateral Fixed Allocation with respect to the related Monthly Period 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%	1,049,138,838.21
	(b)	60	- 89 days:		741,986,281.83
	(c)	90	- 119 days:		591,923,334.65
	(d)	120	- 149 days:		539,682,260.07
	(e)	150	or more days:	0.75%	547,447,182.87
			Tota	1 4.72% 	3,470,177,897.63
4.	Inve	stor	Default Amount		
	(a)		Aggregate Investor Default the related Monthly Period		\$3,424,933.45
	(b)		Class A Investor Default And the related Monthly Period		\$2,911,193.49
	(c)		Class B Investor Default A the related Monthly Period		\$256,869.98
	(d)		Collateral Default Amount related Monthly Period	for	\$256,869.98
5.	Inve	stor	Charge Offs		

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

\$ 0.00

\$ 0.00

\$ 0.00

0.075

0.075

N/A _____

N/A _____

N/A

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

\$ 0.00 \$ 0.00 \$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\$58,593.75

\$58,593.75

\$468,750.00

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

\$9,026,201.38

(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$796,429.38
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$796,429.38
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	\$9,424,638.88
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$831,585.63
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$831,585.63
11. Port	folio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.26%
(b)	The Portfolio Adjusted Yield	7.95%
C. Floating	Rate Determinations	
	ates for the related Interest Period: and Class B determination -	1.38000%
Collater	al Interest determination -	1.38000%

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

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

1997-J

CLASS A CUSIP 55262TCS0 Exhibit 20.10 CLASS B CUSIP 55262TCT8 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1997-K MBNA AMERICA BANK, NATIONAL ASSOCIATION MBNA MASTER CREDIT CARD TRUST II MONTHLY PERIOD ENDING JULY 31, 2004 The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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 \$1.333333 _____ 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 _____ 6. The amount of distribution in respect of Class A Additional Interest \$0.000000 _____ 7. The amount of distribution in respect of Class B Monthly Interest \$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 Monthly Interest \$1.733333 _____ 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

\$96,430,400.94

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

- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
 - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-K as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-K as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Class $\ensuremath{\mathsf{B}}$ Adjusted Interest as of the end of the day on the last day of the related Monthly period
 - (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00
 - (i) The Floating Investor Percentage with respect to the period:
 - July 1, 2004 through July 31, 2004 1.03%
 - (j) The Class A Floating Allocation with respect to the related Monthly Period
 - (k) The Class B Floating Allocation with respect to the related Monthly period 0.075

\$8,508,564.16 _____

\$8,508,564.16 _____

\$72,102,294,484.20 _____

\$750,000,000.00 _____

\$750,000,000.00 _____

\$637,500,000.00 _____

\$637,500,000.00 _____

\$56,250,000.00 _____

\$56,250,000.00 _____

0.850 _____

(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%	1,049,138,838.21
(b)	60 - 89 days:		1.01%	741,986,281.83
(c)	90 - 119 days:		0.80%	591,923,334.65
(d)	120 - 149 days:		0.73%	539,682,260.07
(e)	150 or more days:		0.75%	547,447,182.87
		Total	4.72%	3,470,177,897.63

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,424,933.45
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,911,193.49
(c)	The Class B Investor Default Amount for the related Monthly Period	\$256,869.98
(d)	The Collateral Default Amount for the related Monthly Period	\$256,869.98
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original	

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\$58,593.75

\$58,593.75

\$468,750.00

7. Reallocations

(a) The amount of Reallocated Collateral

Principal Collections with respect to this Distribution Date \$ 0.00 _____ (b) The amount of Reallocated Class B Principal Collections with respect to \$ 0.00 this Distribution Date _____ (c) The Collateral Interest as of the close of business on this Distribution \$56,250,000.00 Date _____ (d) The Class B Investor Interest as of the close of business on this Distribution \$56,250,000.00 Date _____ (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00 _____ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) _____ (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date 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 \$ 0.00 Transfer Date _____ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9.026.201.38 _____ (b) The amount of Class B Available Funds

on deposit in the Finance Charge Account

on the related Transfer Date

\$796,429.38

	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$796,429.38
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	\$9,424,638.88
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$831,585.63
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$831,585.63
11.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.26%
	(b)	The Portfolio Adjusted Yield	7.94%
C. Floa	iting	Rate Determinations	
		ates for the related Interest Period: and Class B determination -	1.38000%
Col	later	cal Interest determination -	1.38000%
	L ASS	A BANK, SOCIATION,	

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 JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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\$ 1.551111

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\$ 1.715556

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 \$113,447,529.12

(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 \$10,013,637.34

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,013,637.34

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period \$882,400,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period \$882,400,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$750,000,000.00

(f) The amount of Principal Receivables in the

Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$66,200,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$66,200,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$66,200,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$66,200,000.00

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

July 1, 2004 through July 31, 2004 1.21%

(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%1,049,138,838.21
(b) 60 - 89 days:1.01%741,986,281.83
(c) 90 - 119 days:0.80%591,923,334.65
(d) 120 - 149 days:0.73%539,682,260.07
(e) 150 or more days:0.75%547,447,182.87
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Total4.72%3,470,177,897.63

4. Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$4,029,548.49 (b) The Class A Investor Default Amount for the related Monthly Period \$3,424,933.53 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$302,307.48 _____ (d) The Collateral Default Amount for the related Monthly Period \$302,307.48 _____ 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 _____ (q) 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 $% \left[{\left({{{\mathbf{x}}_{i}} \right)_{i}} \right]$

the related Monthly Period\$781,250.01

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

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

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

7.Reallocations

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

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

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

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

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

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

8. Principal Funding Account

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

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

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

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

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

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

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

9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$1,276,903.11

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,163,333.33

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$113,569.78

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

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,619,059.33

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$937,309.72

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$937,309.72

11.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$11,087,809.33

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$978,684.72

(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 \$978,684.72

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.26%

(b) The Portfolio Adjusted Yield 7.52%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.60000%

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 JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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\$ 1.440000

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\$ 1.600000

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 \$64,286,926.57

(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 \$5,672,379.77

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,672,379.77

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-F as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-F as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

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

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$425,000,000.00 (f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$37,500,000.00

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

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

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

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

July 1, 2004 through July 31, 2004 0.68%

(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%1,049,138,838.21 (b) 60 - 89 days:1.01%741,986,281.83 (c) 90 - 119 days:0.80%591,923,334.65 (d)120 - 149 days:0.73%539,682,260.07 (e)150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

4. Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$2,283,288.94

the related Monthly Period \$1,940,795.42 (c) The Class B Investor Default Amount for the related Monthly Period \$171,246.76 _____ (d) The Collateral Default Amount for the related Monthly Period \$171,246.76 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 _____ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 ------

(b) The Class A Investor Default Amount for

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee

payable by the Trust to the Servicer for the related Monthly Period\$442,708.33

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

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

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

7.Reallocations

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

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

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

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

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

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

8. Principal Funding Account

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

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

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

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

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

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

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

9.Interest Funding Account

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$612,000.00

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$60,000.00

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$ 656.25

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,018,123.17

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$530,953.36

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$530,953.36

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 \$6,283,748.17

(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 \$554,390.86

(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 \$554,390.86

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.26% - -----

(b) The Portfolio Adjusted Yield 7.49%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.52000%

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 55262TD03

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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\$1.342222

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\$1.582222

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\$1.875000

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 \$96,430,400.94

(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 \$8,508,564.16

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,508,564.16

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-G as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-G as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

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

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

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

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

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

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

July 1, 2004 through July 31, 2004 1.03%

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.43%1,049,138,838.21 (b) 60 - 89 days:1.01%741,986,281.83 (c) 90 - 119 days:0.80%591,923,334.65 (d) 120 - 149 days:0.73%539,682,260.07 (e) 150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,424,933.45

(b) The Class A Investor Default Amount for the related Monthly Period \$2,911,193.49

(c)The Class B Investor Default Amount for the related Monthly Period \$256,869.98

(d) The Collateral Default Amount for the related Monthly Period \$256,869.98

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

(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

8.Principal Funding Account

(a) The principal amount on deposit in the

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,026,201.38

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$796,429.38

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$796,429.38

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 \$9,424,638.88

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$831,585.63

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual

Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$831,585.63

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.26% - -----

(b) The Portfolio Adjusted Yield 7.92%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.38000%

Collateral Interest determination - 1.38000%

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 CUS1P55262TEC3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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 \$96,430,400.94 (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 \$8,508,564.16

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,508,564.16

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-B as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-B as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

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

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

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

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

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

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

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

July 1, 2004 through July 31, 2004 1.03%

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

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

(m)The Collateral Floating Allocation with respect to the related Monthly Period0.075 - ----- (n)The Fixed Investor Percentage with respect to the related Monthly PeriodN/A - -----

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(e)150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

- -----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,424,933.45

(b) The Class A Investor Default Amount for the related Monthly Period \$2,911,193.49

(c)The Class B Investor Default Amount for the related Monthly Period \$256,869.98

(d) The Collateral Default Amount for the related Monthly Period \$256,869.98

5.Investor Charge Offs

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

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

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(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period $ 0.00
-----
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(d)The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 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 \$11,710,441.88

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$831,585.63

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$831,585.63

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\$2,285,803.00 _____ (b) The amount of the Net Swap Payment for the related Transfer Date\$ 0.00 _____ 13.Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,312,004.38 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$796,429.38 ------(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$796,429.38 _____ 14.Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 12.26% - -----(b) The Portfolio Adjusted Yield 7.25% - -----C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty 1.Has the Interest Reserve Account been established?No 2.Has the Interest Reserve Account been funded?No 3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00 _____ 4. How any funds withdrawn from the Interest Reserve

Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

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 JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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\$1.395556

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 \$64,286,926.57 (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 \$5,672,379.77

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,672,379.77

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-D as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-D as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

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

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

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

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

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

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

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

July 1, 2004 through July 31, 2004 0.68%

(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%1,049,138,838.21 (b) 60 - 89 days:1.01%741,986,281.83 (c) 90 - 119 days:0.80%591,923,334.65 (d) 120 - 149 days:0.73%539,682,260.07 (e) 150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,283,288.94

(b) The Class A Investor Default Amount for the related Monthly Period \$1,940,795.42

(c)The Class B Investor Default Amount for the related Monthly Period \$171,246.76

(d) The Collateral Default Amount for the related Monthly Period \$171,246.76

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8. Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,017,466.92

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$530,953.36

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$530,953.36

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 \$6,283,091.92 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$554,390.86

(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 \$554,390.86

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.26%

(b) The Portfolio Adjusted Yield 7.14%

C.Floating Rate Determinations

LIBOR rate for the Interest Period ending on this Distribution Date:1.38000%

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

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

1999-D

CLASS A CUS262TEU3Exhibit 20.16 CLASS B CUS1P55262TEV1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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 \$128,573,864.21 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$11,344,748.48

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$11,344,748.48

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(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:

July 1, 2004 through July 31, 2004 1.37%

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

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

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

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

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

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

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

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%1,049,138,838.21
(b) 60 - 89 days:1.01%741,986,281.83
(c) 90 - 119 days:0.80%591,923,334.65
(d)120 - 149 days:0.73%539,682,260.07
(e)150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

- ------

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,566,577.63

(b) The Class A Investor Default Amount for the related Monthly Period \$3,881,591.21

(c) The Class B Investor Default Amount for the related Monthly Period \$342,493.21

(d) The Collateral Default Amount for the related Monthly Period \$342,493.21

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$16,305,278.09

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,108,780.70

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,108,780.70

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

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

(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\$3,739,093.33 (b) The amount of the Net Swap Payment for the related Transfer Date\$ 0.00 _____ 13.Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$15,774,028.09 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,061,905.70 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,061,905.70 _____ 14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.26% - -----

(b) The Portfolio Adjusted Yield 6.96% - -----

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 President

1999-J

CLASS A CUSI262TEW9Exhibit 20.17 CLASS B CUSIP 55262TEX7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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\$1.448889

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\$1.697778

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\$2.186667

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 \$96,430,400.94 (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 \$8,508,564.16

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,508,564.16

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-L as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-L as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

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

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

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

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

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

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

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

July 1, 2004 through July 31, 2004 1.03%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.43%1,049,138,838.21 (b) 60 - 89 days:1.01%741,986,281.83 (c) 90 - 119 days:0.80%591,923,334.65 (d) 120 - 149 days:0.73%539,682,260.07 (e) 150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,424,933.45

(b) The Class A Investor Default Amount for the related Monthly Period \$2,911,193.49

(c) The Class B Investor Default Amount for the related Monthly Period \$256,869.98

(d) The Collateral Default Amount for the related Monthly Period \$256,869.98

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8. Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,026,201.38

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$796,429.38

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$796,429.38

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 \$9,424,638.88 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$831,585.63

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$831,585.63

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.26%

(b) The Portfolio Adjusted Yield 7.78%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.38000%

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 20.18 CLASS B CUS1P55262TEZ2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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 \$64,286,926.57 (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 \$5,672,379.77

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,672,379.77

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-M as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-M as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

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

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

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

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

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

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

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

July 1, 2004 through July 31, 2004 0.68%

(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 $\mbox{PeriodN/A}$ - -----

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.43%1,049,138,838.21
(b) 60 - 89 days:1.01%741,986,281.83
(c) 90 - 119 days:0.80%591,923,334.65
(d)120 - 149 days:0.73%539,682,260.07
(e)150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

- ------

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,283,288.94

(b) The Class A Investor Default Amount for the related Monthly Period \$1,940,795.42

(c) The Class B Investor Default Amount for the related Monthly Period \$171,246.76

(d) The Collateral Default Amount for the related Monthly Period \$171,246.76

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

(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 \$8,055,058.59

(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 \$554,390.86

(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 \$554,390.86

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

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

(c)The Reserve Draw Amount deposited in the Finance Charge Account to be

treated as Class B Available Funds \$ 0.00 _____ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 _____ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 _____ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$1,771,966.67 (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 \$7,789,433.59 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$530,953.36 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$530,953.36 _____ 14.Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 12.26% - -----

(b) The Portfolio Adjusted Yield 7.14%

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

4.How any funds withdrawn from the Interest Reserve $\ensuremath{\operatorname{Account}}$ 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 20.19 CLASS B CUSIP55262TFB4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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 \$96,430,400.94 (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 \$8,508,564.16

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,508,564.16

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-A as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-A as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

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

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

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

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

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

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

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

July 1, 2004 through July 31, 2004 1.03%

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

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

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

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

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

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

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

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%1,049,138,838.21
(b) 60 - 89 days:1.01%741,986,281.83
(c) 90 - 119 days:0.80%591,923,334.65
(d)120 - 149 days:0.73%539,682,260.07
(e)150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

- ------

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,424,933.45

(b) The Class A Investor Default Amount for the related Monthly Period \$2,911,193.49

(c) The Class B Investor Default Amount for the related Monthly Period \$256,869.98

(d) The Collateral Default Amount for the related Monthly Period \$256,869.98

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

(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 \$12,478,759.71

(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 \$831,585.63

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$831,585.63

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\$3,054,120.83 (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 \$12,080,322.21 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$796,429.38 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$796,429.38 _____ 14.Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 12.26% - -----

(b) The Portfolio Adjusted Yield 7.05% - -----

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

2000-A

CLASS A CUSI262TFE8Exhibit 20.20 CLASS B CUSIP 55262TFF5

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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\$1.368889

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\$1.560000

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 \$192,860,790.78 (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 \$17,017,128.32

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$17,017,128.32

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-C as of the end of the day on the last day of the related Monthly Period \$1,500,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-C as of the end of the day on the last day of the related Monthly Period \$1,500,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$1,275,000,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$1,275,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$112,500,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$112,500,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$112,500,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$112,500,000.00

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

July 1, 2004 through July 31, 2004 2.05%

(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%1,049,138,838.21 (b) 60 - 89 days:1.01%741,986,281.83 (c) 90 - 119 days:0.80%591,923,334.65 (d) 120 - 149 days:0.73%539,682,260.07 (e) 150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$6,849,866.61

(b) The Class A Investor Default Amount for the related Monthly Period \$5,822,386.67

(c) The Class B Investor Default Amount for the related Monthly Period \$513,739.97

(d) The Collateral Default Amount for the related Monthly Period \$513,739.97

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8. Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$18,052,401.66

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,592,858.93

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,592,858.93

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 \$18,849,276.66 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,663,171.43

(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 \$1,663,171.43

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.26%

(b) The Portfolio Adjusted Yield 7.90%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.38000%

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 20.21 CLASS B CUSIP 55262TFH1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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\$1.404444

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\$1.608889

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 \$109,287,781.76 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$9,643,035.61

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,643,035.61

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-D as of the end of the day on the last day of the related Monthly Period \$850,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-D as of the end of the day on the last day of the related Monthly Period \$850,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$722,500,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$722,500,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$63,750,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$63,750,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$63,750,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$63,750,000.00

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

July 1, 2004 through July 31, 2004 1.16%

(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%1,049,138,838.21 (b) 60 - 89 days:1.01%741,986,281.83 (c) 90 - 119 days:0.80%591,923,334.65 (d) 120 - 149 days:0.73%539,682,260.07 (e) 150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

4. Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,881,590.90

(b) The Class A Investor Default Amount for the related Monthly Period \$3,299,352.44

(c) The Class B Investor Default Amount for the related Monthly Period \$291,119.23

(d)The Collateral Default Amount for the related Monthly Period \$291,119.23

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$531,250.00

7.Reallocations

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

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

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

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

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

8. Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,229,694.24

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$902,619.85

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$902,619.85

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 \$10,681,256.74 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$942,463.60

(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 \$942,463.60

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.26%

(b)The Portfolio Adjusted Yield 7.38%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.38000%

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 20.22 CLASS B CUSIP55262TFK4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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 \$75,631,686.10 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$6,806,851.28

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,806,851.28

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-E as of the end of the day on the last day of the related Monthly Period \$590,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-E as of the end of the day on the last day of the related Monthly Period \$590,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$500,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$45,000,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$45,000,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$45,000,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$45,000,000.00

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

July 1, 2004 through July 31, 2004 0.81%

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

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

(m)The Collateral Floating Allocation with respect to the related Monthly Period0.076

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

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

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

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

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%1,049,138,838.21
(b) 60 - 89 days:1.01%741,986,281.83
(c) 90 - 119 days:0.80%591,923,334.65
(d)120 - 149 days:0.73%539,682,260.07
(e)150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

- ------

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,694,280.85

(b) The Class A Investor Default Amount for the related Monthly Period \$2,283,288.95

(c) The Class B Investor Default Amount for the related Monthly Period \$205,495.95

(d) The Collateral Default Amount for the related Monthly Period \$205,495.95

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$520,833.33

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

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

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$368,750.00

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$9,945,740.73

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$665,268.48

(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 \$665,268.48

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\$2,553,866.67 (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 \$9,633,240.73 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$637,143.48 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$637,143.48 _____ 14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.26%

(b) The Portfolio Adjusted Yield 6.86%

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

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

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK, NATIO Marcie E. Copson-Hall NAL ASSOCIATION, Servicer Name: Marcie E. Copson-Hall Title: Executive Vice Presiden

2000-E

CLASS A CUSI262TFL2Exhibit 20.23 CLASS B CUSIP 55262TFMO

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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\$1.982222

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\$ 1.462222

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

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

4.The amount of the current monthly accumulation in respect of Class B Monthly Interest\$ 1.662222

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

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

Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

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

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

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

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

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

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$113,447,529.12

(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 \$10,013,637.34

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,013,637.34

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-F as of the end of the day on the last day of the related Monthly Period \$882,400,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-F as of the end of the day on the last day of the related Monthly Period \$882,400,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$750,000,000.00 (f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$66,200,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$66,200,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$66,200,000.00

(i)The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$66,200,000.00

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

July 1, 2004 through July 31, 2004 1.21%

(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%1,049,138,838.21 (b) 60 - 89 days:1.01%741,986,281.83 (c) 90 - 119 days:0.80%591,923,334.65 (d)120 - 149 days:0.73%539,682,260.07 (e)150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

4. Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$4,029,548.49

the related Monthly Period \$3,424,933.53 (c) The Class B Investor Default Amount for the related Monthly Period \$302,307.48 _____ (d) The Collateral Default Amount for the related Monthly Period \$302,307.48 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 _____ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(b) The Class A Investor Default Amount for

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee

payable by the Trust to the Servicer for the related Monthly Period\$781,250.01 _____ (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$68,958.33 _____ (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$68,958.33 _____ (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$551,500.00 _____ 7.Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00 _____ (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 _____ (c) The Collateral Interest Amount as of the close of business on this Distribution Date \$66,200,000.00 _____ (d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$66,200,000.00 - -----(e) The Class B Investor Interest as of the close of business on this Distribution Date \$66,200,000.00 _____ (f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$66,200,000.00 _____ (q) 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 $% \left({{{\left({{{{\bf{n}}_{\rm{c}}}} \right)}_{\rm{c}}}} \right)$

Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

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

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

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

9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)\$2,337,992.45

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,096,666.67

(c)The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$110,039.11

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$1,179.17

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,620,238.50

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$937,309.72

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$937,309.72

11.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$11,088,988.50

(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 \$978,684.72

(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 \$978,684.72

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.26%

(b)The Portfolio Adjusted Yield 7.79%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.52000%

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 20.24 CLASS B CUSIP 55262TFP3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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\$1.982222

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\$ 1.537778

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\$ 1.777778

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

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

Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

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

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

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

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

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

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$96,430,400.94

(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 \$8,508,564.16

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,508,564.16

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-G as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-G as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

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

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00 (f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

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

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

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

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

July 1, 2004 through July 31, 2004 1.03%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.43%1,049,138,838.21 (b) 60 - 89 days:1.01%741,986,281.83 (c) 90 - 119 days:0.80%591,923,334.65 (d)120 - 149 days:0.73%539,682,260.07 (e)150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

4. Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,424,933.45

the related Monthly Period \$2,911,193.49 (c) The Class B Investor Default Amount for the related Monthly Period \$256,869.98 _____ (d) The Collateral Default Amount for the related Monthly Period \$256,869.98 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 _____ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 ------

(b) The Class A Investor Default Amount for

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee

payable by the Trust to the Servicer for the related Monthly Period\$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 _____ (q) 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 $% \left({{{\left({{{{\bf{n}}}} \right)}_{{{\bf{n}}}}}} \right)$

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)\$1,080,333.33

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$980,333.33

(c)The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$100,000.00

(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 \$9,026,201.38

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$796,429.38

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$796,429.38

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 \$9,424,638.88

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$831,585.63

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$831,585.63

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.26%

(b) The Portfolio Adjusted Yield for the related Monthly Period7.86%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.60000%

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 20.25 CLASS B CUSIP 55262NAM8

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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\$1.448889

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\$1.760000

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\$2.293333

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$90,001,699.36 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,941,322.78

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,941,322.78

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-H as of the end of the day on the last day of the related Monthly Period \$700,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-H as of the end of the day on the last day of the related Monthly Period \$700,000,000.00

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$595,000,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$595,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$52,500,000.00

(g)The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$52,500,000.00

(h)The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$52,500,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$52,500,000.00

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

July 1, 2004 through July 31, 2004 0.96%

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

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

(m)The Collateral Floating Allocation with respect to the related Monthly 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%1,049,138,838.21 (b) 60 - 89 days:1.01%741,986,281.83 (c) 90 - 119 days:0.80%591,923,334.65 (d) 120 - 149 days:0.73%539,682,260.07 (e) 150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

4. Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,196,604.10

(b) The Class A Investor Default Amount for the related Monthly Period \$2,717,113.68

(c) The Class B Investor Default Amount for the related Monthly Period \$239,745.21

(d) The Collateral Default Amount for the related Monthly Period \$239,745.21

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$619,791.67

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$54,687.50

(c)The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$54,687.50

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$437,500.00

7.Reallocations

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

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

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$52,500,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$52,500,000.00 - ----- (e)The Class B Investor Interest as of the close of business on this Distribution Date \$52,500,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$52,500,000.00

(g) The Class A Investor Interest as of the close of business on this Distribution Date \$595,000,000.00

(h)The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$595,000,000.00

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,424,453.78

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$743,333.81

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$743,333.81

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 \$8,796,328.78

(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 \$776,146.31

(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 \$776,146.31

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.26%

(b) The Portfolio Adjusted Yield 7.77%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.38000%

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

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

2000-Н

CLASS A CUS262TFR9Exhibit 20.26 CLASS B CUS1P55262TFS7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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 \$128,573,864.21 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$11,344,748.48

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$11,344,748.48

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-I as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-I as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00

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

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

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

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

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

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

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

July 1, 2004 through July 31, 2004 1.37%

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

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

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

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

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

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

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

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%1,049,138,838.21
(b) 60 - 89 days:1.01%741,986,281.83
(c) 90 - 119 days:0.80%591,923,334.65
(d)120 - 149 days:0.73%539,682,260.07
(e)150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

- ------

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,566,577.63

(b) The Class A Investor Default Amount for the related Monthly Period \$3,881,591.21

(c) The Class B Investor Default Amount for the related Monthly Period \$342,493.21

(d) The Collateral Default Amount for the related Monthly Period \$342,493.21

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$16,315,440.32

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,108,780.70

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,108,780.70

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

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

(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\$3,749,255.56 (b) The amount of the Net Swap Payment for the related Transfer Date\$ 0.00 _____ 13.Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$15,784,190.32 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,061,905.70 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,061,905.70 _____ 14.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.26% - ------

(b)The Portfolio Adjusted Yield for the related Monthly Period7.09%

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

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

N/A

5.Has the Interest Rate Swap been terminated?No

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

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

2000-I

CLASS A CUSI262TFU2Exhibit 20.27 CLASS B CUSIP 55262TFV0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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\$1.937778

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\$ 1.520000

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\$ 1.755556

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 \$96,430,400.94

(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 \$8,508,564.16

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,508,564.16

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-K as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-K as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

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

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00 (f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

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

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

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

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

July 1, 2004 through July 31, 2004 1.03%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.43%1,049,138,838.21 (b) 60 - 89 days:1.01%741,986,281.83 (c) 90 - 119 days:0.80%591,923,334.65 (d)120 - 149 days:0.73%539,682,260.07 (e)150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

4. Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,424,933.45

the related Monthly Period \$2,911,193.49 (c) The Class B Investor Default Amount for the related Monthly Period \$256,869.98 _____ (d) The Collateral Default Amount for the related Monthly Period \$256,869.98 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 _____ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 ------

(b) The Class A Investor Default Amount for

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee

payable by the Trust to the Servicer for the related Monthly Period\$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 _____ (q) 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 $% \left({{{\left({{{{\bf{n}}}} \right)}_{{{\bf{n}}}}}} \right)$

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)\$1,067,750.00

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$969,000.00

(c)The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$98,750.00

(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 \$9,026,201.38

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$796,429.38

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$796,429.38

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 \$9,424,638.88

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$831,585.63

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$831,585.63

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.26%

(b) The Portfolio Adjusted Yield for the related Monthly Period7.89%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.60000%

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 20.28 CLASS B CUSIP 55262TFX6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - 7. The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amount
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.00000

\$0.000000

\$0.000000

\$0.000000

\$5.416667

\$0.000000

\$0.000000

\$1.671111

\$ 0.000000

\$0.000000

\$1.983333

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

which were allocated in respect of the Class A Certificates

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. Principal Receivables in the Trust
 - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period
 - (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00
 - (i) The Floating Investor Percentage with respect to the period:

July 1, 2004 through July 31, 2004 0.68%

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

\$64,286,926.57 _____

\$5,672,379.77 _____

\$5,672,379.77 _____

\$72,102,294,484.20 _____

\$500,000,000.00 _____

\$500,000,000.00 _____

\$425,000,000.00 _____

\$425,000,000.00 _____

\$37,500,000.00 _____

\$37,500,000.00

0.850 _____

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

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

			Percentag of Total Receivable	Account
			necci vabic	.5 Durance
(a)	30 - 59 days:		1.43% 1	,049,138,838.21
(b)	60 - 89 days:		1.01%	741,986,281.83
(c)	90 - 119 days:		0.80%	591,923,334.65
(d)	120 - 149 days:		0.73%	539,682,260.07
(e)	150 or more days:		0.75%	547,447,182.87
		Total	4.72% 	3,470,177,897.63

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,283,288.94			
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,940,795.42			
(c)	The Class B Investor Default Amount for the related Monthly Period	\$171,246.76			
(d)	The Collateral Default Amount for the related Monthly Period	\$171,246.76			
Investor Charge Offs					
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00			

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

\$ 0.00 _____

0.075

0.075 -----

N/A _____

N/A

N/A

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

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

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

6. Investor Servicing Fee

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$442,708.33

\$39,062.50

\$39,062.50

	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribut Date	ion \$37,500,000.00
8.	Prir	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
9.	Rese	erve 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. S	wap Re:	serve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$ 0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
11.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$1,720,305.55
	(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	\$7,737,772.47
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 530,953.36
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$530,953.36
13.	Colle	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$8,003,397.47
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	CEE4 200 0C
		Certificates	\$554,390.86
	(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	\$554,390.86
14.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.26%
		rtfolio Adjusted Yield for the d Monthly Period	7.87%

C. Floating Rate Determinations

LIBOR rates for the related Interest Period:	
Class A and Class B determination -	1.38000%
Collateral Interest determination -	1.38000%

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

4.How any funds withdrawn from the Interest Reserve Account were utilized N/A $\,$

5.Has the Interest Rate Swap been terminated?No

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

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

2000-L

CLASS A CUSIP262TFY4Exhibit 20.29 CLASS B CUSIP 55262TFZ1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amount
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$1.360000

\$0.000000

\$0.000000

\$1.626667

\$ 0.000000

\$0.000000

\$1.941667

- 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 \$160,717,327.53 _____ (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 \$14,180,943.97 _____ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of \$14,180,943.97 the Collateral Interest _____ 2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20 _____ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2001-A as of the end of the day on the last day of the related Monthly Period \$1,250,000,000.00 _____ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2001-A as of the end of the day on the last day of the related Monthly Period \$1,250,000,000.00 _____ (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$1,062,500,000.00 _____ (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$1,062,500,000.00 _____ (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$93,750,000.00 -----(g) The amount of Principal Receivables in the Trust represented by the Class $\ensuremath{\mathsf{B}}$ Adjusted Interest as of the end of the day on the last day of the related Monthly period \$93,750,000.00 _____ (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$93,750,000.00 _____ (i) The Floating Investor Percentage with respect to the period: July 1, 2004 through July 31, 2004 1.71%

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

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

3. Delinquent Balances

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

			Percentage of Total	Account
			Receivables	Balance
(a)	30 - 59 days:		1.43%	1,049,138,838.21
(b)	60 - 89 days:		1.01%	741,986,281.83
(c)	90 - 119 days:		0.80%	591,923,334.65
(d)	120 - 149 days:		0.73%	539,682,260.07
(e)	150 or more days:		0.75%	547,447,182.87
		Total	4.72%	3,470,177,897.63

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$5,708,222.51
(b)	The Class A Investor Default Amount for the related Monthly Period	\$4,851,988.97
(c)	The Class B Investor Default Amount for the related Monthly Period	\$428,116.77
(d)	The Collateral Default Amount for the related Monthly Period	\$428,116.77
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
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 6. Investor Servicing Fee
 - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$1,106,770.83

\$97,656.25

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

	(c)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$15,043,668.31
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,327,382.74
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,327,382.74
11.	Coll	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, allocated in respect of the Class A Certificates	\$15,707,730.81
	(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	\$1,385,976.49
	(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	\$1,385,976.49
12.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.26%
		folio Adjusted Yield for the hly Period	7.89%
C. Floa	ating	Rate Determinations	
		tes for the related Interest Period: and Class B determination -	1.38000%
Col	llater	al Interest determination -	1.38000%

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

2001-A

CLASS A CUSI262TGA5Exhibit 20.30 CLASS B CUSIP 55262TGB3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 2004

The information which is required to be prepared with respect to the Distribution Date of August 16, 2004, and with respect to the performance of the trust during the month of July, 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\$1.457778

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\$1.760000

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 \$96,430,400.94 (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 \$8,508,564.16

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,508,564.16

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$72,102,294,484.20

(b)The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2001-B as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2001-B as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

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

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

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

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

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

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

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

July 1, 2004 through July 31, 2004 1.03%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.43%1,049,138,838.21 (b) 60 - 89 days:1.01%741,986,281.83 (c) 90 - 119 days:0.80%591,923,334.65 (d) 120 - 149 days:0.73%539,682,260.07 (e) 150 or more days:0.75%547,447,182.87

Total4.72%3,470,177,897.63

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,424,933.45

(b) The Class A Investor Default Amount for the related Monthly Period \$2,911,193.49

(c) The Class B Investor Default Amount for the related Monthly Period \$256,869.98

(d) The Collateral Default Amount for the related Monthly Period \$256,869.98

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8. Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,026,201.38

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$796,429.38

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$796,429.38

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 \$9,424,638.88 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$831,585.63

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$831,585.63

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.26%

(b) The Portfolio Adjusted Yield 7.40%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.38000%

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

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

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