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UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20529 FORM 8-K CURRENT REPORT Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934 Date of Report (Date of earliest event reported) December 15, 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 jurisdiction of incorporation) (Commission File Number) (IRS Employer Identification No.) Wilmington, DE 19884 (Address of principal executive office) (Zip Code) Registrant's telephone number, including area code (800) 362-6255. N/A (Former name or address, if changed since last report) Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below): ] Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425) [ ] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12) [ ] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b)) [ ] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)) Section 8 - Other Events. TTEM 8.01. Other Events. December 15, 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 November 30, 2004 are included as Exhibits to this Report under Exhibit 20. Section 9 - Financial Statements and Exhibits ITEM 9.01 (c). Exhibits. The following are filed as Exhibits to this Report under Exhibit 20: 20.1. Series 1995-C Certificateholders' Statement for the month ended November 30, 2004.

20.2. Series 1996-B Certificateholders' Statement for the month ended November 30, 2004.

- 20.3. Series 1996-G Certificateholders' Statement for the month ended November 30, 2004.
- 20.4. Series 1996-M Certificateholders' Statement for the month ended November  $30,\ 2004.$
- 20.5. Series 1997-B Certificateholders' Statement for the month ended November 30, 2004.
- 20.6. Series 1997-K Certificateholders' Statement for the month ended November  $30,\ 2004.$
- 20.7. Series 1998-E Certificateholders' Statement for the month ended November 30, 2004.
- 20.8. Series 1998-F Certificateholders' Statement for the month ended November 30, 2004.
- 20.9. Series 1998-G Certificateholders' Statement for the month ended November 30, 2004.
- 20.10. Series 1999-B Certificateholders' Statement for the month ended November 30, 2004.
- 20.11. Series 1999-D Certificateholders' Statement for the month ended November 30, 2004.
- 20.12. Series 1999-J Certificateholders' Statement for the month ended November 30, 2004.
- 20.13. Series 1999-L Certificateholders' Statement for the month ended November 30, 2004.
- 20.14. Series 2000-A Certificateholders' Statement for the month ended November 30, 2004.
- 20.15. Series 2000-C Certificateholders' Statement for the month ended November 30, 2004.
- 20.16. Series 2000-D Certificateholders' Statement for the month ended November 30, 2004.
- 20.17. Series 2000-E Certificateholders' Statement for the month ended November 30, 2004.
- 20.18. Series 2000-F Certificateholders' Statement for the month ended November 30, 2004.
- 20.19. Series 2000-G Certificateholders' Statement for the month ended November 30, 2004.
- 20.20. Series 2000-H Certificateholders' Statement for the month ended November 30, 2004.
- 20.21. Series 2000-I Certificateholders' Statement for the month ended November 30, 2004.
- 20.22. Series 2000-K Certificateholders' Statement for the month ended November 30, 2004.
- 20.23. Series 2000-L Certificateholders' Statement for the month ended November 30, 2004.
- 20.24. Series 2001-A Certificateholders' Statement for the month ended November 30, 2004.
- 20.25. Series 2001-B Certificateholders' Statement for the month ended November 30, 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: December 15, 2004

By: /s/Marcie Copson-Hall

Name: Marcie Copson-Hall Title: Executive Vice President

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FORM OF MON	NTHLY CERT	TFICATEHOL	DERS'	STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING NOVEMBER 30, 2004

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The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 2004 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
  - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$5.375000 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 -----6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$2.091667 8. The amount of distribution in respect of Class B Deficiency Amounts \$0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$2.341667 -----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	\$76,382,651.75
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,950,822.03
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,462,675.77
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	\$69,885,195,369.68 
	(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:	
		November 1, 2004 through November 30, 2004	0.82%
	(i)	The Class A Floating Allocation with respect to the related Monthly Period 0	.870
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.045

with respect to the related Monthly Period 0.045

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(m) The Class A Fixed Allocation with respect to the related Monthly Period N/A  (n) The Class B Fixed Allocation with respect to the related Monthly Period N/A  (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A  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: 1.62% 1,157,559,733.12  (b) 60 - 89 days: 1.10% 782,987,830.15  (c) 90 - 119 days: 0.84% 598,943,193.20  (d) 120 - 149 days: 0.77% 546,941,258.07  (e) 150 or more days: 0.77% 546,941,258.07  Total 5.08% 3,621,982,483.30  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,219,644.28  (b) The Class A Investor Default Amount for the related Monthly Period \$2,219,644.28  (c) The Class B Investor Default Amount for the related Monthly Period \$2,219,644.28  (d) The Collateral Default Amount for the related Monthly Period \$2,219,644.28  (e) The Class B Investor Default Amount for the related Monthly Period \$2,219,644.28  (f) The Collateral Default Amount for the related Monthly Period \$2,219,644.28  (g) The Glass A Investor Default Amount for the related Monthly Period \$2,219,644.28  (h) The Collateral Default Amount for the related Monthly Period \$0.00  (d) The Collateral Default Amount for the related Monthly Period \$0.00  (d) The Solve per \$1,000 of original certificate principal amount \$0.00  (e) The aggregate amount of Class B Investor Charge Offs set for the related Monthly Period \$0.00  (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$0.00  (d) The Collateral Default Amount for the related Monthly Period \$0.00  (e) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$0.00  (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$0.00  (d) The Collateral Default Amount \$0.00  (e)	(k)	The Collateral Floating Allocat with respect to the related Mor Period		0.085
respect to the related Monthly Period N/A  (m) The Class A Fixed Allocation with respect to the related Monthly Feriod N/A  (n) The Class B Fixed Allocation with respect to the related Monthly Period N/A  (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A  Delinquent Balances  The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:  Percentage Aggregate of Total Account Receivables Balance  (a) 30 - 59 days: 1.62% 1,157,559,733.12  (b) 60 - 89 days: 1.10% 782,987,830.15  (c) 90 - 119 days: 0.84% 598,943,193.20  (d) 120 - 149 days: 0.77% 546,941,258.07  (e) 150 or more days: 0.77% 546,941,258.07  Total 5.08% 3,621,982,483.30  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period S2,251,315.20  (b) The Class A Investor Default Amount for the related Monthly Period S114,809.05  (d) The Collateral Default Amount for the related Monthly Period S2,618.87  Investor Charge Offs  (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period S216,861.87  Investor Charge Offs for the related Monthly Period S 0.00  (b) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period S 0.00  (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period S 0.00  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period S 0.00				
respect to the related Monthly Period N/A  (n) The Class B Fixed Allocation with respect to the related Monthly Period N/A  (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A  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: 1.62% 1,157,559,733.12  (b) 60 - 89 days: 1.10% 782,987,830.15  (c) 90 - 119 days: 0.84% 598,943,193.20  (d) 120 - 149 days: 0.77% 546,941,258.07  (e) 150 or more days: 0.75% 535,550,468.76  Total 5.08% 3,621,982,483.30  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,551,315.20  (b) The Class A Investor Default Amount for the related Monthly Period \$2,219,644.28  (c) The Class B Investor Default Amount for the related Monthly Period \$2,219,644.28  (d) The Collateral Default Amount for the related Monthly Period \$2,000  (d) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$0.00  (e) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$0.00  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$0.00  (e) 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 for the related Monthly Period \$0.00  (e) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$0.00	(1)			N/A 
respect to the related Monthly Period N/A  (n) The Class B Fixed Allocation with respect to the related Monthly Period N/A  (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A  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: 1.62% 1,157,559,733.12  (b) 60 - 89 days: 1.10% 782,987,830.15  (c) 90 - 119 days: 0.84% 598,943,193.20  (d) 120 - 149 days: 0.77% 546,941,258.07  (e) 150 or more days: 0.75% 535,550,468.76  Total 5.08% 3,621,982,483.30  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,551,315.20  (b) The Class A Investor Default Amount for the related Monthly Period \$2,219,644.28  (c) The Class B Investor Default Amount for the related Monthly Period \$2,219,644.28  (d) The Collateral Default Amount for the related Monthly Period \$2,000  (d) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$0.00  (e) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$0.00  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$0.00  (e) 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 for the related Monthly Period \$0.00  (e) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$0.00	(m)	The Class A Fired Allegation wi	+h	
(n) The Class B Fixed Allocation with respect to the related Monthly Period N/A  (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A  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: 1.62% 1,157,559,733.12  (b) 60 - 89 days: 1.10% 782,987,830.15  (c) 90 - 119 days: 0.84% 598,943,193.20  (d) 120 - 149 days: 0.77% 546,941,258.07  (e) 150 or more days: 0.77% 535,550,468.76  Total 5.08% 3,621,982,483.30  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,551,315.20  (b) The Class A Investor Default Amount for the related Monthly Period \$2,219,644.28  (c) The Class B Investor Default Amount for the related Monthly Period \$2,219,644.28  (d) The Collateral Default Amount for the related Monthly Period \$2,000  (d) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$0.00  (d) 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 for the related Monthly Period \$0.00	(111)			
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were delinquent as of the end of the day on the last day of the related Monthly Period:    Percentage of Total Account Receivables   Account Receivables   Account Receivables   Balance	Deli	nquent Balances		
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Total 5.08% 3,621,982,483.30  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,551,315.20  (b) The Class A Investor Default Amount for the related Monthly Period \$2,219,644.28  (c) The Class B Investor Default Amount for the related Monthly Period \$114,809.05  (d) The Collateral Default Amount for the related Monthly Period \$216,861.87  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 for the related Monthly Period \$0.00		_		
Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,551,315.20  (b) The Class A Investor Default Amount for the related Monthly Period \$2,219,644.28  (c) The Class B Investor Default Amount for the related Monthly Period \$114,809.05  (d) The Collateral Default Amount for the related Monthly Period \$216,861.87  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 for the related Monthly Period \$0.00	(0)	<u>-</u>		
(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,551,315.20  (b) The Class A Investor Default Amount for the related Monthly Period \$2,219,644.28  (c) The Class B Investor Default Amount for the related Monthly Period \$114,809.05  (d) The Collateral Default Amount for the related Monthly Period \$216,861.87  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 for the related Monthly Period \$0.00		IUCAI		
for the related Monthly Period \$2,551,315.20  (b) The Class A Investor Default Amount for the related Monthly Period \$2,219,644.28  (c) The Class B Investor Default Amount for the related Monthly Period \$114,809.05  (d) The Collateral Default Amount for the related Monthly Period \$216,861.87  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 for the related Monthly Period \$0.00	Inve	estor Default Amount		
for the related Monthly Period \$2,551,315.20  (b) The Class A Investor Default Amount for the related Monthly Period \$2,219,644.28  (c) The Class B Investor Default Amount for the related Monthly Period \$114,809.05  (d) The Collateral Default Amount for the related Monthly Period \$216,861.87  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 for the related Monthly Period \$0.00	(=)	The Aggregate Investor Default	Amount	
for the related Monthly Period  \$2,219,644.28	(a)		Allount	\$2,551,315.20
(c) The Class B Investor Default Amount for the related Monthly Period \$114,809.05  (d) The Collateral Default Amount for the related Monthly Period \$216,861.87  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	(b)		nount	40.010.644.00
for the related Monthly Period \$114,809.05		for the related Monthly Period		\$2,219,644.28
for the related Monthly Period \$114,809.05				
the related Monthly Period \$216,861.87  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	(c)		nount	\$114,809.05
the related Monthly Period \$216,861.87  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  (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	(d)		for	\$216,861.87
(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 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	Inve	estor Charge Offs		
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	(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 \$ 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		<del>-</del>	.iacea	
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	(h)	The aggregate amount of Class		
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	(0)	Investor Charge Offs set forth	in	
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00  (d) The aggregate amount of Class B			nal	\$ 0.00
Investor Charge Offs for the related  Monthly Period \$ 0.00				
(d) The aggregate amount of Class B	(c)			
		Monthly Period		\$ 0.00
	(d)	The aggregate amount of Class E	3	
	. ,			

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

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,046,651.77
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$378,078.83
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$714,149.96
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$9,359,308.02
	(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	\$394,250.71
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were	

	allocated in respect of the Collate Interest	eral \$744,696.83 
11.	Swap Cash Flows	
	(a) The amount of the Net Swap Receipt for the related Transfer Date	\$1,737,118.12
	(b) The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
12.	Portfolio Yield	
	(a) The Portfolio Yield for the related Monthly Period	d 12.96% 
	(b) The Portfolio Adjusted Yield	7.88%
Floa	ating Rate Determinations	
Nove	OR rates for the Interest Period of ember 15, 2004 to December 14, 2004: 2	.09000%
	ormation regarding the status of the erest Rate Swap and the Swap Counterparty	У
1.	The Mark-to-Market Amount, if any, for trelated Monthly Period.	the \$ N/A
2.	Has the Interest Reserve Account been established?	No 
3.	Has the Interest Reserve Account been funded?	No
4.	The aggregate amount of funds withdrawn the Interest Reserve Account, if any	from \$ 0.00
5.	How many funds withdrawn from the Interest Reserve Account were utilized?	est
	none	
6.	Has the Interest Rate Swap been Terminat	ted? No

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

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

1995-C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING NOVEMBER 30, 2004

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The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 2004 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
  - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$1.958333 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 -----6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$2.050000 \_\_\_\_\_ 8. The amount of distribution in respect of Class B Deficiency Amounts \$0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$2.353431 \_\_\_\_\_ 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	\$66,419,689.34
(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	\$3,435,505.80
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,489,282.74
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	\$69,885,195,369.68
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	November 1, 2004 through November 30, 2004	0.71%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
(j)	The Class B Floating Allocation with respect to the related Monthly 0.045	
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085

	(1)	The Fixed Investor Percentage wi		
		respect to the related Monthly F	Period	N/A 
	(m)	The Class A Fixed Allocation wit respect to the related Monthly F		N/A 
	(n)	The Class B Fixed Allocation wit respect to the related Monthly F		
	(0)	The Collateral Fixed Allocation respect to the related Monthly F		N/A 
3.	Deli	nquent Balances		
	The aggregate amount of outstanding balances in the Accounts wh 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:		7,559,733.12
	(b)	60 - 89 days:	1.10%782,9	987,830.15
	(c)	90 - 119 days:	0.84%598,9	
	(d)	120 - 149 days:	0.77%546,9	
	(e)	150 or more days:	0.75%535,5	
		Total		21,982,483.30
4.	Inve	estor Default Amount		
	(a)	The Aggregate Investor Default A for the related Monthly Period	mount	\$2,218,535.03
	(b)	The Class A Investor Default Amo	punt	\$1,930,125.26
	(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$99,834.23
	(d)	The Collateral Default Amount for the related Monthly Period	or	\$188,575.54
5.	Inve	estor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth i 5 (c) above per \$1,000 of origin certificate principal amount		\$ 0.00
	(e)	The aggregate amount of Collater Charge Offs for the related Mont		

	Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on	
	the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	this bistribution bate	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date	
	immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing	
	Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
	202204	
(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	**** 070 00
	Period	\$44,270.83
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
Real	locations	
(a)	The amount of Reallocated Collateral	
	Principal Collections with respect to this Distribution Date	\$ 0.00

7.

(b) The amount of Reallocated Class B

		Principal Collections with respect to	
		this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,356,115.49 
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$328,764.97
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$621,000.06
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,627,990.49
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$342,827.47
	(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 \$647,562.56

# 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.96%

(b) The Portfolio Adjusted Yield

7.82%

# C. LIBOR Determinations

LIBOR rates for the Interest Period of
November 15, 2004 to December 14, 2004: 2.09000%

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

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

1996-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING NOVEMBER 30, 2004

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The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 2004 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
  - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$1.891667 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 -----6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$2.033333 8. The amount of distribution in respect of Class B Deficiency Amounts \$0.000000 -----9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$2.511481 11. The amount of distribution in respect of any accrued and unpaid Collateral \$0.000000 Monthly Interest
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed

		during the related Monthly Period which were allocated in respect of the Class A Certificates	\$64,892,806.00
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$5,725,835.77 
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,725,835.77
2.	Prin	cipal Receivables in the Trust	
		o-par necessaries in the fract	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$69,885,195,369.68
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
		day of the related nomenty refloa	
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		November 1, 2004 through November 30, 2004	0.71%
	(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 wi respect to the related Monthly F		N/A 
(m)	The Class A Fixed Allocation wit respect to the related Monthly F		N/A 
(n)	The Class B Fixed Allocation wit respect to the related Monthly F		A
(0)	The Collateral Fixed Allocation respect to the related Monthly F		N/A 
	nquent Balances	aalangog in	the Aggounts which
were	aggregate amount of outstanding k delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	
(a)	30- 59 days:	1.62%	1,157,559,733.12
(b)	60 - 89 days:	1.10%	782,987,830.15
(c)	90 - 119 days:	0.84%	598,943,193.20
(d)	120 - 149 days:	0.77%	546,941,258.07
(e)	150 or more days:	0.75%	535,550,468.76
	Total	5.08%	3,621,982,483.30
Inve	stor Default Amount		
(a)	The Aggregate Investor Default ${\it P}$ for the related Monthly Period	Amount	\$2,218,534.92
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$1,885,754.70
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$166,390.11
(d)	The Collateral Default Amount for the related Monthly Period	or	\$166,390.11
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	lated	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	Lated	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth i	in	

4.

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

	(a)	The amount of Reallocated Collateral		
		Principal Collections with respect to this Distribution Date	\$	0.00
	(b)	The amount of Reallocated Class B		
	(1)	Principal Collections with respect to		
		this Distribution Date	\$	0.00
	(c)	The Collateral Interest as of the		
	(0)	close of business on this Distribution		
		Date	\$37	,500,000.00
	(d)	The Class B Investor Interest as of the		
	(-,	close of business on this Distribution		
		Date	\$37	,500,000.00
8.	Prin	cipal Funding Account		
	(2)	The principal amount on deposit in		
	(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	<u> </u>	0.00
		Period	\$	0.00
	(c)	The Principal Funding Investment		
		Proceeds deposited in the Finance Charge Account on the related		
		Transfer Date	\$	0.00
	4.33			
	(d)	The Principal Funding Investment Shortfall deposited in the Finance		
		Charge Account on the related		
		Transfer Date from the Reserve Account	\$	0.00
	(e)	Interest earnings on funds on deposit		
	(-)	in the Reserve Account deposited in		
		the Finance Charge Account on the	_	
		related Transfer Date	\$	0.00
9.	Avai	lable Funds		
	(a)	The amount of Class A Available Funds		
	()	on deposit in the Finance Charge Account		
		on the related Transfer Date	\$6,	209,998.61
	(b)	The amount of Class B Available Funds		
		on deposit in the Finance Charge Account		
		on the related Transfer Date		7,941.15
	(c)	The amount of Collateral Available		
		Funds on deposit in the Finance Charge		
		Account on the related Transfer Date		7,941.15
10.	Col	lection of Finance Charge Receivables		
	, ,	mb-		
	(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,	475,623.61
	(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		

\$571,378.65

(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

\$571,378.65

# 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.96%

(b) The Portfolio Adjusted Yield

7.90%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

November 15, 2004 to December 14, 2004: 2.09000%

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

November 12, 2004 to December 14, 2004: 2.09125%

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

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

1996-G

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING NOVEMBER 30, 2004

The information which is required to be prepared with a

The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 2004 is set forth below.

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

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

    1. The amount of distribution in respect

	of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Collateral Monthly Interest	\$2.512222

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

\$0.000000

- B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
  - The amount of the current monthly accumulation in respect of Class A Monthly Interest
     \$2.0

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

5. 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 \$2.005208

.\_\_\_\_\_

\$0.000000

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\$0.000000

\$2.188542

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\$ 0.000000

\$0.000000

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

	2.		amount of the current quarterly crest distribution in respect of s A	\$	0.00
	3.	inte Clas	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal nt	\$	0.000000
	4.		amount of the current quarterly rest distribution in respect of s B	\$	0.00
	5.	inte Clas	amount of the current quarterly crest distribution in respect of s B set forth in 4 above per \$1,000 criginal certificate principal nt	\$	0.000000
D.	Inf	ormat	ion Regarding the Performance of the Trust		
٠.	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 	4,892,806.00
		(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$5,	,725,835.77
		(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, 	,725,835.77
	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	\$69	9,885,195,369.68 
		(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	\$5( 	00,000,000.00
		(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		00,000,000.00
		(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		25,000,000.00
		(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	\$42	25,000,000.00
		(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:		
	November 1, 2004 through November 30, 2004	0.71%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(j)	The Class B Floating Allocation with respect to the related Monthly period 0.075		
(k)	The Collateral Floating Allocation with respect to the related Monthly Period 0.075		
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A

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

N/A

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

N/A

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

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# 3. Delinquent Balances

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

		F	Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.62%	1,157,559,733.12
(b)	60 - 89 days:		1.10%	782,987,830.15
(c)	90 - 119 days:		0.84%	598,943,193.20
(d)	120 - 149 days:		0.77%	546,941,258.07
(e)	150 or more days:		0.75%	535,550,468.76
		Total	5.08%	3,621,982,483.30

### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,218,534.92
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,885,754.70

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

\$166,390.11

	(d)	The Collateral Default Amount for the related Monthly Period	\$166	6,390.11 
5.	Inves	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$	0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$	0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$	0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$	0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$	0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$	0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$	0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

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.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Inter	est Funding Account	
	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$934,283.85

(d)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$852,213.54
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$82,070.31
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Ava	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,209,998.61 
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$547,941.15
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$547,941.15
11. Co	llection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated	
	in respect of the Class A Certificates	\$6,475,623.61 
(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	\$571,378.65 
(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	\$571,378.65
12. Poi	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.96%
(b)	The Portfolio Adjusted Yield	7.94%
LIBOR De	eterminations	
LIBOR ra	ates for the related Interest Period:	
Class A	and Class B determination -	2.27625%
Collate	ral Interest determination -	2.09125%

Ε.

(b) The aggregate amount deposited into

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

Servicer

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

1996-M

FORM OF MONTHLY CERTIFICATEHOLDERS'STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING NOVEMBER 30, 2004

The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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.	of distribution in Monthly Principal	respect	\$0.00000
2.	of distribution in Monthly Principal	respect	\$0.000000
3.	of distribution in Monthly Principal	respect	\$0.00000
4.	of distribution in Monthly Interest	respect	\$1.875000
5.	of distribution in Deficiency Amounts	respect	\$0.000000
6.	of distribution in Additional Interest		\$0.000000
7.	of distribution in Monthly Interest	respect	\$2.033333
8.	of distribution in Deficiency Amounts	respect	\$0.000000
9.	of distribution in Additional Interest		\$0.000000
10.	of distribution in Monthly Interest	respect	\$2.533333
11.	of distribution in Deficiency Amounts	respect	\$0.000000
12.	of distribution in Additional Interest		\$ 0.000000

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

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$129,785,612.39
(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	\$11,451,671.73
(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	\$11,451,671.73 
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	\$69,885,195,369.68 
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Class C Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Class C Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00

	(j)	The Floating Investor Percentage respect to the period:	with			
		November 1, 2004 through Novembe	r 30, 2004	1.42%		
	(k)	The Class A Floating Allocation				
		with respect to the related Mont. Period	hly	0.850		
	(1)	The Class B Floating Allocation with respect to the related Mont. Period	hly	0.075		
	(m)	The Class C Floating Allocation with respect to the related Mont. Period 0.075	hly			
	(n)	The Fixed Investor Percentage wi respect to the related Monthly P		N/A 		
	(0)	The Class A Fixed Allocation with respect to the related Monthly Po		N/A 		
	(p)	The Class B Fixed Allocation with respect to the related Monthly Po		N/A		
	(q)	The Class C Fixed Allocation with respect to the related Monthly Po		N/A		
3.	Deli	nquent 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			
	(a)	30 - 59 days:	of Total Receivables	Account		
			of Total Receivables	Account Balance		
	(b)	30 - 59 days:	of Total Receivables	Account Balance 1,157,559,733.12		
	(b)	30 - 59 days: 60 - 89 days:	of Total Receivables  1.62% 1.10%	Account Balance 1,157,559,733.12 782,987,830.15		
	(b)	30 - 59 days: 60 - 89 days: 90 - 119 days:	of Total Receivables  1.62% 1.10% 0.84%	Account Balance 1,157,559,733.12 		
	(b) (c) (d)	30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days:	of Total Receivables  1.62% 1.10% 0.84% 0.77% 0.75%	Account Balance 1,157,559,733.12 		
4.	(b) (c) (d) (e)	30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days: 150 or more days:	of Total Receivables  1.62% 1.10% 0.84% 0.77% 0.75% 5.08%	Account Balance 1,157,559,733.12 782,987,830.15 598,943,193.20 546,941,258.07 535,550,468.76 3,621,982,483.30		
4.	(b) (c) (d) (e)	30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days: 150 or more days:	of Total Receivables  1.62% 1.10% 0.84% 0.77% 5.08%	Account Balance 1,157,559,733.12 782,987,830.15 598,943,193.20 546,941,258.07 535,550,468.76 3,621,982,483.30		
4.	(b) (c) (d) (e)	30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days: 150 or more days:  Total  stor Default Amount  The Aggregate Investor Default Amount	of Total Receivables  1.62% 1.10% 0.84% 0.77% 5.08%	Account Balance 1,157,559,733.12 782,987,830.15 598,943,193.20 546,941,258.07 		
4.	(b) (c) (d) (e) Inve-	30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days: 150 or more days:  Total  stor Default Amount  The Aggregate Investor Default Amount for the related Monthly Period  The Class A Investor Default Amount	of Total Receivables  1.62% 1.10% 0.84% 0.77% 5.08%	Account Balance  1,157,559,733.12  782,987,830.15  598,943,193.20  546,941,258.07  535,550,468.76  3,621,982,483.30  \$ 4,437,069.94  \$ 3,771,509.44		
4.	(b) (c) (d) (e)  Inve. (a)	30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days: 150 or more days:  Total  Stor Default Amount  The Aggregate Investor Default Amore the related Monthly Period  The Class A Investor Default Amore for the related Monthly Period  The Class B Investor Default Amore the related Monthly Period	of Total Receivables  1.62% 1.10% 0.84% 0.77% 5.08%	Account Balance  1,157,559,733.12  782,987,830.15  598,943,193.20  546,941,258.07  535,550,468.76  3,621,982,483.30  \$ 4,437,069.94  \$3,771,509.44  \$332,780.25		
4.	(b) (c) (d) (e)  Inve. (a) (b) (c) (d)	30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days: 150 or more days:  Total  Stor Default Amount  The Aggregate Investor Default Amore the related Monthly Period  The Class A Investor Default Amore for the related Monthly Period  The Class B Investor Default Amore for the related Monthly Period  The Class B Investor Default Amore for the related Monthly Period	of Total Receivables  1.62% 1.10% 0.84% 0.77% 5.08%	Account Balance  1,157,559,733.12  782,987,830.15  598,943,193.20  546,941,258.07  535,550,468.76  3,621,982,483.30  \$ 4,437,069.94  \$332,780.25  \$332,780.25		

	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Class C Investor Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Class C Investor Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Class C Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Class C Investor Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00

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

-----

	(b)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related	<b>2</b> 0 00
		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.		ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,419,996.89
	(b)	The amount of Class B Available Funds	<b>-</b>
	(10)	on deposit in the Finance Charge Account on the related Transfer Date	\$1,095,882.07
	(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,095,882.07
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	\$12,951,246.89
	(b)	Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B	
		Certificates	\$1,142,757.07 
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C	
		Interests	\$1,142,757.07 
12.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related	
		Monthly Period	12.96%
	(b)	The Portfolio Adjusted Yield	7.90%
LIB	OR De	terminations	
LIB	OR ra	tes for the Interest Period of	
vembe	r 15,	2004 to December 14, 2004: 2.09000%	

-----

November 15, 2004 to December 14, 2004: 2.09000%

C.

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

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

1997-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING NOVEMBER 30, 2004

\_\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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 \$1.841667 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 \_\_\_\_\_ 6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$2.008333 8. The amount of distribution in respect of Class B Deficiency Amount \$ 0.000000 -----9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$2.481111 -----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

\$97,339,209.37

(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	\$8,588,753.79 
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,588,753.79
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	\$69,885,195,369.68 
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-K as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-K as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00 
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00 
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00 
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00 
(i)	The Floating Investor Percentage with respect to the period:	
	November 1, 2004 through November 30, 2004	1.06%
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(k)	The Class B Floating Allocation with respect to the related Monthly period 0.075	

2.

(1)	The Collateral Floating Allocat with respect to the related Mon		0.075		
(m)	The Fixed Investor Percentage w respect to the related Monthly	N/A 			
(n)	The Class A Fixed Allocation wi respect to the related Monthly	N/A 			
(0)	The Class B Fixed Allocation wirespect to the related Monthly	N/A 			
(p)	The Collateral Fixed Allocation respect to the related Monthly	N/A 			
Deli	nquent Balances				
were	aggregate amount of outstanding be delinquent as of the end of the sted Monthly Period:				
		of Total	Aggregate Account Balance		
(a)	30 - 59 days:	1.62%	1,157,559,733.12		
(b)	60 - 89 days:	1.10%	782,987,830.15		
(c)	90 - 119 days:	0.84%	598,943,193.20		
(d)	120 - 149 days:	0.77%	546,941,258.07		
(e)	150 or more days:	0.75%	535,550,468.76		
	Total		3,621,982,483.30		
Inve	estor Default Amount				
(a)	The Aggregate Investor Default for the related Monthly Period		\$3,327,802.48		
(b)	The Class A Investor Default Ame for the related Monthly Period	\$2,828,632.08			
(c)	The Class B Investor Default Amorphor the related Monthly Period	\$249,585.20			
(d)	The Collateral Default Amount for the related Monthly Period	\$249,585.20			
Inve	estor Charge Offs				
(a)	The aggregate amount of Class A Investor Charge Offs for the re- Monthly Period		\$ 0.00		
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount	\$ 0.00			
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period	\$ 0.00			
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origin				

3.

4.

5.

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

7. Reallocations

6.

(a) The amount of Reallocated Collateral

			cipal Collections with respect to Distribution Date	\$	0.00
	(b)	Prin	amount of Reallocated Class B cipal Collections with respect to Distribution Date	\$	0.00
	(c)		Collateral Interest as of the e of business on this Distribution	\$56 	,250,000.00 
	(d)		Class B Investor Interest as of the e of business on this Distribution	\$56 	,250,000.00 
	(e)		Class B Adjusted Investor Interest as he close of business on this Distributi	\$56	,250,000.00 
8.	Prin	cipal	Funding Account		
	(a)	the the into	principal amount on deposit in Principal Funding Account on related Transfer Date (after taking account deposits on such date prior to withdrawals)	\$ 	0.00
	(b)		Accumulation Shortfall with ect to the related Monthly od	\$	0.00
	(c)	Proc Char Tran	Principal Funding Investment eeds deposited in the Finance ge Account on the related sfer Date to be treated as Class ailable Funds	\$	0.00
	(d)	Proc Char Tran	Principal Funding Investment eeds deposited in the Finance ge Account on the related sfer Date to be treated as Class ailable Funds	\$ 	0.00
	(e)	Rese Fina rela	amount of all or a portion of the rve Draw Amount deposited in the nce Charge Account on the ted Transfer Date from the rve Account  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)	in t Fina	rest Earnings on funds on deposit he Reserve Account deposited in the nce Charge Account on the related sfer Date	\$	0.00
9.	Avai	lable	Funds		
	(a)	on d	amount of Class A Available Funds eposit in the Finance Charge Account he related Transfer Date	\$9 <b>,</b>	314,997.65
	(b)	on d	amount of Class B Available Funds eposit in the Finance Charge Account he related Transfer Date	\$82	1,911.59

on the related Transfer Date

\$821,911.59

-----

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

\$821,911.59

-----

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

\$9,713,435.15

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

\$857,067.84

(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

\$857,067.84

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.96%

(b) The Portfolio Adjusted Yield

7.95%

C. Floating Rate Determinations

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

Collateral Interest determination -

2.09000% -----2.09125%

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

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

1997-K

CLASS A CUS5262TDK6Exhibit 20.8 CLASS B CUSIP 55262TDL4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING NOVEMBER 30, 2004

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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
- 1.The amount of the current monthly accumulation in respect of Class A Monthly Interest\$ 1.845833
- 2.The amount of the current monthly
  accumulation in respect of Class A
  Deficiency Amounts\$ 0.000000

Principal Amount).

- 3.The amount of the current monthly accumulation in respect of Class A Additional Interest\$ 0.000000
- 4.The amount of the current monthly accumulation in respect of Class B Monthly Interest\$ 2.000000
- 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

- $\hbox{C.} \quad \hbox{Information Regarding the Current Quarterly Interest Distribution} \\$
- 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

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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

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

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

D.Information Regarding the Performance of the Trust

- 1. Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$114,516,716.80
- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$10,108,004.26
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,108,004.26
- 2.Principal Receivables in the Trust
- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,885,195,369.68
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period \$882,400,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period \$882,400,000.00

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

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

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

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

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

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

November 1, 2004 through November 30, 2004 1.25%

(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:1.62%1,157,559,733.12

- -----

(b) 60 - 89 days:1.10%782,987,830.15 - -----

(c) 90 - 119 days: 0.84%598, 943, 193.20

(d) 120 - 149 days:0.77%546,941,258.07

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(e) 150 or more days: 0.75%535,550,468.76

\_ \_\_\_\_\_

Total5.08%3,621,982,483.30

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,915,270.30

- (b) The Class A Investor Default Amount for the related Monthly Period \$3,327,802.46 -----(c) The Class B Investor Default Amount for the related Monthly Period \$293,733.92 \_\_\_\_\_ (d) The Collateral Default Amount for the related Monthly Period \$293,733.92 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 -----(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 \_\_\_\_\_\_ (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00
- 6.Investor Servicing Fee
- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for

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

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

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

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

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#### 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

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(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

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### 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) \$3,084,109.16
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,384,375.00
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$132,400.00
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$2,791.12

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### 10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,961,610.63
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$967,298.73
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$967,298.73

## 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 \$11,430,360.63
- (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 \$1,008,673.73
- (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 \$1,008,673.73

# 12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 12.96%

(b)The Portfolio Adjusted Yield 7.62%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -2.07000%

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

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

1998-E

CLASS A CUS5262TDM2Exhibit 20.9 CLASS B CUSIP 55262TDN0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING NOVEMBER 30, 2004

The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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 \$\$1.650000\$

- 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\$ 1.800000
- 5.The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000
- 6. The amount of the current monthly accumulation in respect of Class B

Additional Interest\$ 0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
- 1.The total amount of distribution from the Interest Funding Account \$2,331,875.00

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2.The amount of the current quarterly interest distribution in respect of Class A\$2,127,125.00

-----

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\$ 5.005000

4.The amount of the current quarterly interest distribution in respect of Class B\$204,750.00

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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\$ 5.460000

- 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 \$64,892,806.00
- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,725,835.77
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,725,835.77
- 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 \$69,885,195,369.68
- (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

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

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

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

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

November 1, 2004 through November 30, 2004 0.71%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850
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(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:1.62%1,157,559,733.12

(b) 60 - 89 days:1.10%782,987,830.15

- -----

(c) 90 - 119 days:0.84%598,943,193.20

- -----

(d)120 - 149 days:0.77%546,941,258.07

(e)150 or more days:0.75%535,550,468.76

- -----

Total5.08%3,621,982,483.30

4.Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,218,534.92

(b) The Class A Investor Default Amount for the related Monthly Period \$1,885,754.70
(c) The Class B Investor Default Amount for the related Monthly Period \$166,390.11
(d) The Collateral Default Amount for the related Monthly Period \$166,390.11
5.Investor Charge Offs

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

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

-----

(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

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

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

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

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

\_\_\_\_\_

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

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(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

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

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(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

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

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

\$ 0.00

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

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

#### 9. Interest Funding Account

- (a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$2,331,875.00
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$701,250.00
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$67,500.00
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$2,782.22

#### 10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,212,780.83
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$547,941.15
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$547,941.15

- 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 \$6,478,405.83

- (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 \$571,378.65
- (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 \$571,378.65

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.97%

- -----

(b) The Portfolio Adjusted Yield 7.71%

- -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.88000%

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 20.10 CLASS B CUSIP 55262TDQ3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING NOVEMBER 30, 2004

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The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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\$1.850000
- 5.The amount of distribution in respect of Class A Deficiency Amounts\$0.000000
- 6.The amount of distribution in respect of Class A Additional Interest\$0.000000
- 7.The amount of distribution in respect of Class B Monthly Interest\$2.075000
- 8.The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000
- 9. The amount of distribution in respect of Class B Additional Interest\$0.000000
- 10. The amount of distribution in respect of Collateral Monthly Interest\$2.632222
- 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 \$97,339,209.37
- (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 \$8,588,753.79

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,588,753.79

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,885,195,369.68

(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

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

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

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

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

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

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

November 1, 2004 through November 30, 2004 1.06%

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

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

(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. 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: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.62%1,157,559,733.12 (b) 60 - 89 days:1.10%782,987,830.15 \_ \_\_\_\_\_ (c) 90 - 119 days: 0.84%598, 943, 193.20 - -----(d) 120 - 149 days: 0.77%546, 941, 258.07 - -----(e) 150 or more days: 0.75%535,550,468.76 Total5.08%3,621,982,483.30 - -----4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,327,802.48 \_\_\_\_\_\_ (b) The Class A Investor Default Amount for the related Monthly Period \$2,828,632.08 (c) The Class B Investor Default Amount for the related Monthly Period \$249,585.20 (d) The Collateral Default Amount for the related Monthly Period \$249,585.20 \_\_\_\_\_ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ (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 \$ 0.00

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(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

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(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

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7.Reallocations

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

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

- (c)The Collateral Interest 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

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- (b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00
- (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00
- (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 \$9,314,997.65
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$821,911.59
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$821,911.59
- 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 \$9,713,435.15
- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$857,067.84
- (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 \$857,067.84

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.96%

(b) The Portfolio Adjusted Yield 7.92%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -2.09000%

Collateral Interest determination - 2.09125%

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 20.11 CLASS B CUSTP55262TEC3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2004

The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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 \$97,339,209.37

(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 \$8,588,753.79

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,588,753.79

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,885,195,369.68

(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

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

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

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

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

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

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

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

November 1, 2004 through November 30, 2004 1.06%

(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  $\,$ 

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(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:1.62%1,157,559,733.12 (b) 60 - 89 days:1.10%782,987,830.15 . \_\_\_\_\_\_ (c) 90 - 119 days: 0.84%598, 943, 193.20 \_ \_\_\_\_\_ (d) 120 - 149 days: 0.77%546, 941, 258.07 - -----(e) 150 or more days: 0.75%535,550,468.76 - -----Total5.08%3,621,982,483.30 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,327,802.48 (b) The Class A Investor Default Amount for the related Monthly Period \$2,828,632.08 \_\_\_\_\_ (c) The Class B Investor Default Amount for the related Monthly Period \$249,585.20 (d) The Collateral Default Amount for the related Monthly Period \$249,585.20 \_\_\_\_\_\_ 5.Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 \_\_\_\_\_ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ -----(f) The aggregate amount of Collateral Charge

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

\$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

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

0.00

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

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

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

6. Investor Servicing Fee

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

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

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

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(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 \$11,675,086.40 \_\_\_\_\_

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$857,067.84 \_\_\_\_\_

(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 \$857,067.84

\_\_\_\_\_

### 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\$1,961,651.25
- (b) The amount of the Net Swap Payment for the related Transfer Date \$ 0.00

-----

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,276,648.90
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$821,911.59

\_\_\_\_\_

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$821,911.59

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 12.96%

- (b) The Portfolio Adjusted Yield 7.36%
- ${\tt C.}$  Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? No
- 2.Has the Interest Reserve Account been funded?No
- 3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00
- $4.\,\mathrm{How}$  any funds withdrawn from the Interest Reserve Account were utilized

N/A

5. Has the Interest Rate Swap been terminated? No

NATIONAL ASSOCIATION, Servi Marcie E. Copson-Hall cer

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

1999-B

CLASS A CUSI262TEE9Exhibit 20.12 CLASS B CUSIP 55262TEF6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING NOVEMBER 30, 2004

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The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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\$1.900000
- 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 \$64,892,806.00

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,725,835.77

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,725,835.77

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 \$69,885,195,369.68

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

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

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

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

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

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

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

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

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

November 1, 2004 through November 30, 2004 0.71%

- (k) The Class A Floating Allocation with respect to the related Monthly Period0.850
- (1) The Class B Floating Allocation with respect to the related Monthly Period0.075

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

- -----

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.62%1,157,559,733.12 - ------(b) 60 - 89 days:1.10%782,987,830.15 \_ \_\_\_\_\_ (c) 90 - 119 days:0.84%598,943,193.20 (d) 120 - 149 days: 0.77%546, 941, 258.07 \_ \_\_\_\_\_ (e) 150 or more days: 0.75%535,550,468.76 - -----Total5.08%3,621,982,483.30 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,218,534.92 (b) The Class A Investor Default Amount for the related Monthly Period \$1,885,754.70 (c) The Class B Investor Default Amount for the related Monthly Period \$166,390.11 (d) The Collateral Default Amount for the related Monthly Period \$166,390.11 \_\_\_\_\_ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 -----(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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(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

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(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

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- (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 \$6,209,998.61
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$547,941.15
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$547,941.15
- 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 \$6,475,623.61

(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 \$571,378.65

(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 \$571,378.65

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- 11.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 12.96%
- (b) The Portfolio Adjusted Yield 7.25%
- C.Floating Rate Determinations

LIBOR rate for the Interest Period ending on this Distribution Date:2.09000%

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 20.13 CLASS B CUSTP55262TEV1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2004

The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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 \$129,785,612.39

(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 \$11,451,671.73

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$11,451,671.73

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2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,885,195,369.68

(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

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

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

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

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

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

November 1, 2004 through November 30, 2004 1.42%

(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:1.62%1,157,559,733.12 (b) 60 - 89 days:1.10%782,987,830.15 - -----(c) 90 - 119 days: 0.84%598, 943, 193.20

- -----

(d) 120 - 149 days: 0.77%546, 941, 258.07

(e) 150 or more days: 0.75%535,550,468.76

Total5.08%3,621,982,483.30

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,437,069.94

(b) The Class A Investor Default Amount for the related Monthly Period \$3,771,509.44 -----

(c) The Class B Investor Default Amount for the related Monthly Period \$332,780.25

(d) The Collateral Default Amount for the related Monthly Period \$332,780.25 \_\_\_\_\_

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

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### 6. Investor Servicing Fee

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

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### 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 \$16,263,626.05

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- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,142,757.07
- (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,142,757.07

-----

- 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

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- 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

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- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date\$3,312,379.16
- (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 \$15,732,376.05
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,095,882.07
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,095,882.07

14.Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 12.96%
- (b) The Portfolio Adjusted Yield 7.08%
- ${\tt C.}$  Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? No
- 2.Has the Interest Reserve Account been funded?No  $\,$
- 3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00
- 4. 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 20.14 CLASS B CUSIP 55262TEX7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERTES 1999-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2004

The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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\$1.950000
- 5. The amount of distribution in respect of Class A Deficiency Amounts\$0.000000 \_\_\_\_\_\_
- 6. The amount of distribution in respect of Class A Additional Interest\$0.000000
- 7. The amount of distribution in respect of Class B Monthly Interest\$2.183333 \_\_\_\_\_\_
- 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\$2.641667 \_\_\_\_\_
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000
- B.Information Regarding the Performance of the Trust
- 1. Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$97,339,209.37

(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 \$8,588,753.79

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,588,753.79

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,885,195,369.68

(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

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

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

November 1, 2004 through November 30, 2004 1.06%

- (k) The Class A Floating Allocation with respect to the related Monthly Period0.850  $\,$
- (1) The Class B Floating Allocation with respect to the related Monthly Period0.075
- (m) The Collateral Floating Allocation with respect to the related Monthly  ${\tt Period0.075}$

- -----

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.62%1,157,559,733.12 - ------(b) 60 - 89 days:1.10%782,987,830.15 \_ \_\_\_\_\_ (c) 90 - 119 days: 0.84%598, 943, 193.20 (d) 120 - 149 days: 0.77%546, 941, 258.07 \_ \_\_\_\_\_ (e) 150 or more days: 0.75%535,550,468.76 - -----Total5.08%3,621,982,483.30 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,327,802.48 (b) The Class A Investor Default Amount for the related Monthly Period \$2,828,632.08 (c) The Class B Investor Default Amount for the related Monthly Period \$249,585.20 (d) The Collateral Default Amount for the related Monthly Period \$249,585.20 \_\_\_\_\_ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 -----(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

\_\_\_\_\_

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

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

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## 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

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# 8.Principal Funding Account

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

-----

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

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

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- (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 \$9,314,997.65
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$821,911.59
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$821,911.59
- 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 \$9,713,435.15

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$857,067.84

(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 \$857,067.84

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- 11.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 12.96%
- (b) The Portfolio Adjusted Yield 7.80%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -2.09000%

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

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

1999-L

CLASS A CUS262TFA6Exhibit 20.15

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING NOVEMBER 30, 2004

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The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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 \$97,339,209.37

(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 \$8,588,753.79

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,588,753.79

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,885,195,369.68

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

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

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

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

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

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

\_\_\_\_\_

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

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

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

November 1, 2004 through November 30, 2004 1.06%

(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:1.62%1,157,559,733.12 (b) 60 - 89 days:1.10%782,987,830.15 - -----(c) 90 - 119 days: 0.84%598, 943, 193.20 - -----(d) 120 - 149 days: 0.77%546, 941, 258.07 (e) 150 or more days: 0.75%535,550,468.76 Total5.08%3,621,982,483.30

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,327,802.48

(b) The Class A Investor Default Amount for the related Monthly Period \$2,828,632.08 -----

(c) The Class B Investor Default Amount for the related Monthly Period \$249,585.20

(d) The Collateral Default Amount for the related Monthly Period \$249,585.20 \_\_\_\_\_

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

related Monthly Period \$468,750.00 \_\_\_\_\_\_

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

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

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

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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 \$12,443,528.90

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- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$857,067.84
- (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 \$857,067.84

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

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- 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

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(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 \$2,730,093.75

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(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 \$12,045,091.40

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$821,911.59

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(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$821,911.59

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- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 12.96%
- (b) The Portfolio Adjusted Yield 7.16%
- ${\tt C.}$  Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? No
- 2.Has the Interest Reserve Account been funded?No  $\,$
- 3.The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00
- 4. 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 20.16 CLASS B CUSIP 55262TFF5

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING NOVEMBER 30, 2004

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The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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\$1.875000
- 5.The amount of distribution in respect of Class A Deficiency Amounts\$0.000000
- 6.The amount of distribution in respect of Class A Additional Interest\$0.000000
- 7.The amount of distribution in respect of Class B Monthly Interest\$2.054167
- 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\$2.408333
- 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 \$194,678,418.47

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$17,177,507.51

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$17,177,507.51

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,885,195,369.68

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

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

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

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

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

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

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

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

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

November 1, 2004 through November 30, 2004 2.13%

- (k)The Class A Floating Allocation with
  respect to the related Monthly Period0.850
   -----
- (1) The Class B Floating Allocation with respect to the related Monthly Period0.075
- (m) The Collateral Floating Allocation with respect to the related Monthly  ${\tt Period0.075}$

- -----

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.62%1,157,559,733.12 - ------(b) 60 - 89 days:1.10%782,987,830.15 \_ \_\_\_\_\_ (c) 90 - 119 days: 0.84%598, 943, 193.20 (d) 120 - 149 days: 0.77%546, 941, 258.07 \_ \_\_\_\_\_ (e) 150 or more days: 0.75%535,550,468.76 - -----Total5.08%3,621,982,483.30 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$6,655,604.85 (b) The Class A Investor Default Amount for the related Monthly Period \$5,657,264.17 (c) The Class B Investor Default Amount for the related Monthly Period \$499,170.34 (d) The Collateral Default Amount for the related Monthly Period \$499,170.34 \_\_\_\_\_ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 -----(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

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

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(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

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

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(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

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

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- (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 \$18,629,995.36
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,643,823.19
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,643,823.19
- 10.Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$19,426,870.36

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,714,135.69

(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 \$1,714,135.69

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 12.96%
- (b) The Portfolio Adjusted Yield 7.91%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -2.09000%

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 20.17 CLASS B CUSIP 55262TFH1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2004

The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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\$1.908333
- 5. The amount of distribution in respect of Class A Deficiency Amounts\$0.000000 \_\_\_\_\_\_
- 6. The amount of distribution in respect of Class A Additional Interest\$0.000000
- 7. The amount of distribution in respect of Class B Monthly Interest\$2.100000
- 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 \$110,317,764.02

(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 \$9,733,918.78

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,733,918.78

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 \$69,885,195,369.68

(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

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

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

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

November 1, 2004 through November 30, 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  ${\tt Period0.075}$

- -----

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.62%1,157,559,733.12 - ------(b) 60 - 89 days:1.10%782,987,830.15 \_ \_\_\_\_\_ (c) 90 - 119 days: 0.84%598, 943, 193.20 (d) 120 - 149 days: 0.77%546, 941, 258.07 \_ \_\_\_\_\_ (e) 150 or more days: 0.75%535,550,468.76 - -----Total5.08%3,621,982,483.30 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,771,509.11 (b) The Class A Investor Default Amount for the related Monthly Period \$3,205,782.83 (c) The Class B Investor Default Amount for the related Monthly Period \$282,863.14 (d) The Collateral Default Amount for the related Monthly Period \$282,863.14 \_\_\_\_\_ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 -----(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

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(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

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

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(c)The Collateral Interest 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

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### 8. Principal Funding Account

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

-----

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

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

\_\_\_\_\_

- (2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00
- (f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

### 9.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,556,996.73
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$931,499.56
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$931,499.56
- 10.Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$11,008,559.23

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$971,343.31

(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 \$971,343.31

- 11.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 12.96%
- (b) The Portfolio Adjusted Yield 7.44%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -2.09000%

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 20.18 CLASS B CUSTP55262TFK4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2004

The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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 \$76,344,477.87

(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 \$6,871,000.86

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,871,000.86

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,885,195,369.68

(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

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

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(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

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

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

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

November 1, 2004 through November 30, 2004 0.84%

(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 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:1.62%1,157,559,733.12 (b) 60 - 89 days:1.10%782,987,830.15 - -----(c) 90 - 119 days: 0.84%598, 943, 193.20 - -----(d) 120 - 149 days: 0.77%546, 941, 258.07 (e) 150 or more days: 0.75%535,550,468.76 Total5.08%3,621,982,483.30 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,617,871.22

(b) The Class A Investor Default Amount for the related Monthly Period \$2,218,535.00 -----

(c) The Class B Investor Default Amount for the related Monthly Period \$199,668.11

(d) The Collateral Default Amount for the related Monthly Period \$199,668.11 \_\_\_\_\_

5. Investor Charge Offs

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

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

\_\_\_\_\_\_

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

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

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

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

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

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

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

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

(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.0

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

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(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

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## 6.Investor Servicing Fee

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

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## 7.Reallocations

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

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

-----

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

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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 \$9,919,922.65

\_\_\_\_\_

- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$685,653.91
- (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 \$685,653.91

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

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

- 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 \$2,301,541.67

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

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- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,607,422.65
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$657,528.91
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$657,528.91

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- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 12.96%
- (b) The Portfolio Adjusted Yield 6.98%
- ${\tt C.}$  Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? No
- 2.Has the Interest Reserve Account been funded?No  $\,$
- 3.The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00
- 4.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 20.19 CLASS B CUSIP 55262TFMO

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING NOVEMBER 30, 2004

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The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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\$2.450000
- 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\$ 1.670833

\_\_\_\_\_

- 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\$ 1.858333
- 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\$4,174,311.55

2.The amount of the current quarterly interest distribution in respect of Class A\$3,801,145.83

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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\$ 5.068194

4.The amount of the current quarterly interest distribution in respect of Class B\$373,165.72

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\$ 5.636944

- D.Information Regarding the Performance of the Trust
- 1. Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$114,516,716.80

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$10,108,004.26

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- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,108,004.26
- 2.Principal Receivables in the Trust
- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,885,195,369.68
- (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

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

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- (i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$66,200,000.00
- (j)The Floating Investor Percentage with respect to the period:

November 1, 2004 through November 30, 2004 1.25%

- (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:1.62%1,157,559,733.12

(b) 60 - 89 days:1.10%782,987,830.15

- -----

(c) 90 - 119 days: 0.84%598, 943, 193.20

- -----

(d)120 - 149 days:0.77%546,941,258.07

- -----

(e) 150 or more days: 0.75%535,550,468.76

- -----

Total5.08%3,621,982,483.30

- 4. Investor Default Amount
- (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,915,270.30

(b) The Class A Investor Default Amount for the related Monthly Period \$3,327,802.46
(c) The Class B Investor Default Amount for the related Monthly Period \$293,733.92
(d) The Collateral Default Amount for the related Monthly Period \$293,733.92
E Investor Charge Offs

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

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

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

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

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

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

payable by the Trust to the Servicer for the related Monthly Period \$68,958.33 \_\_\_\_\_\_

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

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

7.Reallocations

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

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

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

\_\_\_\_\_

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

(e) The amount of all or a portion of the Reserve Draw Amount deposited in the

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

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

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

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

#### 9. Interest Funding Account

- (a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$4,174,311.55 \_\_\_\_\_\_
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,253,125.00

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$123,021.66

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$4,983.11

### 10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,963,802.62
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$967,298.73
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$967,298.73

# 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 \$11,432,552.62

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,008,673.73

(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 \$1,008,673.73

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12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 12.97%

- -----

(b) The Portfolio Adjusted Yield 7.96%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -1.88000%

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 20.20 CLASS B CUSIP 55262TFP3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING NOVEMBER 30, 2004

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The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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\$2.450000
- 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\$ 1.833333

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

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

- 4.The amount of the current monthly accumulation in respect of Class B Monthly Interest\$ 2.058333
- 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  $\,$ 

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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  $\,$ 

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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 \$97,339,209.37

(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 \$8,588,753.79

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- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,588,753.79
- 2.Principal Receivables in the Trust
- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,885,195,369.68
- (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

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

(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

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

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- (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00
- (i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$56,250,000.00
- (j)The Floating Investor Percentage with respect to the period:

November 1, 2004 through November 30, 2004 1.06%

- (k)The Class A Floating Allocation with
  respect to the related Monthly Period0.850
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- (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:1.62%1,157,559,733.12
- (b) 60 89 days:1.10%782,987,830.15

- -----

(c) 90 - 119 days:0.84%598,943,193.20

- -----

(d)120 - 149 days:0.77%546,941,258.07

(e)150 or more days:0.75%535,550,468.76

- -----

Total5.08%3,621,982,483.30

- 4.Investor Default Amount
- (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,327,802.48

(b) The Class A Investor Default Amount for the related Monthly Period \$2,828,632.08
(c) The Class B Investor Default Amount for the related Monthly Period \$249,585.20
(d) The Collateral Default Amount for the related Monthly Period \$249,585.20

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related Monthly Ferroc

- 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

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- (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

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- (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

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

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

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(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

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(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

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

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(g) The Class A Investor Interest as of the close of business on this Distribution Date \$637,500,000.00

(h) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$637,500,000.00

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8.Principal Funding Account

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

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

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

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

(e) The amount of all or a portion of the Reserve Draw Amount deposited in the  $\,$ 

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

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

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

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

#### 9. Interest Funding Account

- (a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$2,611,880.21 \_\_\_\_\_\_
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,168,750.00
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$115,781.25
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$2,362.67

### 10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,317,360.32
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$821,911.59
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$821,911.59

## 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 \$9,715,797.82

(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 \$857,067.84

(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 \$857,067.84

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 12.96%

(b) The Portfolio Adjusted Yield for the related Monthly Period7.92%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -2.07000%

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 20.21 CLASS B CUSIP 55262NAM8

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2004

The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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\$1.950000
- 5. The amount of distribution in respect of Class A Deficiency Amounts\$0.000000 \_\_\_\_\_\_
- 6. The amount of distribution in respect of Class A Additional Interest\$0.000000
- 7. The amount of distribution in respect of Class B Monthly Interest\$2.241667 \_\_\_\_\_\_
- 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\$2.741667 \_\_\_\_\_
- 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 \$90,849,926.47

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$8,016,165.87

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,016,165.87

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,885,195,369.68

(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

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(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$52,500,000.00

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

November 1, 2004 through November 30, 2004 0.99%

- (k)The Class A Floating Allocation with
  respect to the related Monthly Period0.850
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- (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
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(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.62%1,157,559,733.12 - ------(b) 60 - 89 days:1.10%782,987,830.15 \_ \_\_\_\_\_ (c) 90 - 119 days: 0.84%598, 943, 193.20 (d) 120 - 149 days: 0.77%546, 941, 258.07 \_ \_\_\_\_\_ (e) 150 or more days: 0.75%535,550,468.76 - -----Total5.08%3,621,982,483.30 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,105,948.68 (b) The Class A Investor Default Amount for the related Monthly Period \$2,640,056.54 (c) The Class B Investor Default Amount for the related Monthly Period \$232,946.07 (d) The Collateral Default Amount for the related Monthly Period \$232,946.07 -----5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 \_\_\_\_\_\_ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

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

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(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 Beallocated Cl

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

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$52,500,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$52,500,000.00

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(e)The Class B Investor Interest as of the close of business on this Distribution Date \$52,500,000.00

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(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$52,500,000.00

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(g) The Class A Investor Interest as of the close of business on this Distribution Date \$595,000,000.00

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(h) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$595,000,000.00

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### 8.Principal Funding Account

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

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

-----

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

## 9.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,693,997.58
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$767,117.08
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$767,117.08
- 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 \$9,065,872.58

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(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$799,929.58

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(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$799,929.58

11.Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 12.96%
- (b) The Portfolio Adjusted Yield 7.78%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -2.09000%

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

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

2000-H

CLASS A CUS262TFR9Exhibit 20.22 CLASS B CUSIP55262TFS7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING NOVEMBER 30, 2004

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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 \$129,785,612.39

(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 \$11,451,671.73

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$11,451,671.73

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,885,195,369.68

(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

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

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

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

November 1, 2004 through November 30, 2004 1.42%

(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:1.62%1,157,559,733.12 (b) 60 - 89 days:1.10%782,987,830.15 - -----(c) 90 - 119 days: 0.84%598, 943, 193.20

- -----

(d) 120 - 149 days: 0.77%546, 941, 258.07

(e) 150 or more days: 0.75%535,550,468.76

Total5.08%3,621,982,483.30

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$4,437,069.94

(b) The Class A Investor Default Amount for the related Monthly Period \$3,771,509.44 -----

(c) The Class B Investor Default Amount for the related Monthly Period \$332,780.25

(d) The Collateral Default Amount for the related Monthly Period \$332,780.25 \_\_\_\_\_

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

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## 6. Investor Servicing Fee

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

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## 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

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(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

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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 \$16,268,726.06

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- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,142,757.07
- (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,142,757.07

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

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- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date \$3,317,479.17

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

\_\_\_\_\_

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$15,737,476.06
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,095,882.07
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,095,882.07

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 12.96%
- (b) The Portfolio Adjusted Yield for the related Monthly Period7.21  $\! \$$
- ${\tt C.}$  Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? No
- 2. Has the Interest Reserve Account been funded? No
- 3.The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00
- $4\,. \textsc{How}$  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 20.23 CLASS B CUSIP 55262TFV0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING NOVEMBER 30, 2004

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The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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\$2.408333
- 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\$ 1.816667

- 2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts\$ 0.000000
- 3.The amount of the current monthly accumulation in respect of Class A Additional Interest\$ 0.000000
- 4.The amount of the current monthly accumulation in respect of Class B Monthly Interest\$ 2.037500
- 5.The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000
- $\ensuremath{\text{6.The}}$  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  $\,$ 

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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  $\,$ 

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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 \$97,339,209.37

(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 \$8,588,753.79

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(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,588,753.79

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- 2.Principal Receivables in the Trust
- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,885,195,369.68
- (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

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

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- (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00
- (i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$56,250,000.00
- (j)The Floating Investor Percentage with respect to the period:

November 1, 2004 through November 30, 2004 1.06%

- (k)The Class A Floating Allocation with
  respect to the related Monthly Period0.850
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- (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:1.62%1,157,559,733.12
- (b) 60 89 days:1.10%782,987,830.15

- -----

(c) 90 - 119 days:0.84%598,943,193.20

- -----

(d)120 - 149 days:0.77%546,941,258.07

(e)150 or more days:0.75%535,550,468.76

- -----

Total5.08%3,621,982,483.30

- 4.Investor Default Amount
- (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,327,802.48

(b) The Class A Investor Default Amount for the related Monthly Period \$2,828,632.08
(c) The Class B Investor Default Amount for the related Monthly Period \$249,585.20
(d) The Collateral Default Amount for the related Monthly Period \$249,585,20

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

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

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

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(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

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(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

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

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(g) The Class A Investor Interest as of the close of business on this Distribution Date \$637,500,000.00

(h) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$637,500,000.00

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8.Principal Funding Account

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

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

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

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

(e) The amount of all or a portion of the Reserve Draw Amount deposited in the  $\,$ 

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

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

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

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

#### 9. 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) \$2,587,893.24

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,158,125.00

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- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$114,609.38
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$2,341.34

-----

#### 10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,317,338.99
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$821,911.59

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$821,911.59

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# 11.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,715,776.49

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

and which were allocated in respect of the Class B Certificates \$857,067.84

(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 \$857,067.84

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 12.96%

(b) The Portfolio Adjusted Yield for the related Monthly Period7.94%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -2.07000%

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 20.24 CLASS B CUSIP 55262TFX6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING NOVEMBER 30, 2004

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The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 2004 is set forth below.

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

- A. Information Regarding the Current Monthly
  Distribution to Certificateholders (Stated on the Basis of
  \$1,000 Original Certificate Principal Amount).
  - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$5.416667 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 -----6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$2.158333 \_\_\_\_\_ 8. The amount of distribution in respect of Class B Deficiency Amount \$ 0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$2.747778 \_\_\_\_\_ 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	\$64,892,806.00
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$5,725,835.77
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,725,835.77 
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	\$69,885,195,369.68
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00
(i)	The Floating Investor Percentage with respect to the period:	
	November 1, 2004 through November 30, 2004	0.71%
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850

2.

(k)	The Class B Floating Allocation with respect to the related Monthly Period		0.075 	
(1)	The Collateral Floating Allocat with respect to the related Mon Period		0.075	
(m)	The Fixed Investor Percentage w respect to the related Monthly		N/A 	
(n)	The Class A Fixed Allocation wi respect to the related Monthly		N/A 	
(0)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 	
(p)	The Collateral Fixed Allocation respect to the related Monthly		N/A 	
	nquent Balances aggregate amount of outstanding	balangog in	the Aggounts which	
were	aggregate amount of outstanding and delinquent as of the end of the acted Monthly Period:			
		Percentage of Total Receivables	Account	
(a)	30 - 59 days:		,157,559,733.12	
(b)	60 - 89 days:	1.10%	782,987,830.15	
(c)	90 - 119 days:	0.84%	· · ·	
(d)	120 - 149 days:	0.77%	546,941,258.07	
(e)	150 or more days:	0.75%	535,550,468.76	
	Total	5.08%	3,621,982,483.30	
Inve	stor Default Amount			
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,218,534.92	
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,885,754.70	
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$166,390.11	
(d)	The Collateral Default Amount f the related Monthly Period	or	\$166,390.11	
Investor Charge Offs				
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00	
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00	

3.

4.

5.

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

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

		in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Sw	ap Res	serve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$ 0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
11.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$1,505,208.33
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
12.	Avail	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,715,206.94
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 547,941.15
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$547,941.15
13.	Colle	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$7,980,831.94
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$571,378.65
	(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	\$571,378.65
14.	Portí	Folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.96% 
		rtfolio Adjusted Yield for the Monthly Period	7.88%

(c) Interest Earnings on funds on deposit

7.88% ---- C. Floating Rate Determinations

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

Collateral Interest determination -

2.09000% -----2.09125%

 ${\tt D.}$  Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

- 1. Has the Interest Reserve Account been established? No
- 2. Has the Interest Reserve Account been funded? No
- 3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00
- 4.How any funds withdrawn from the Interest Reserve Account were utilizedN/A  $\,$
- 5. Has the Interest Rate Swap been terminated? No

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

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

2000-L

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_\_

MONTHLY PERIOD ENDING NOVEMBER 30, 2004

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The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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	\$1.866667
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$2.116667
8.	The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$2.703333
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

- $\ensuremath{\mathtt{B.}}$  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	\$162,232,015.32 
	(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	\$14,314,589.60
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$14,314,589.60
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	\$69,885,195,369.68
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2001-A as of the end of the day on the last day of the related Monthly Period	\$1,250,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2001-A as of the end of the day on the last day of the related Monthly Period	\$1,250,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$1,062,500,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$1,062,500,000.00 
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$93,750,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$93,750,000.00
	(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$93,750,000.00
	(i)	The Floating Investor Percentage with respect to the period:	
		November 1, 2004 through November 30, 2004	1.77%
	(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850

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(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

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

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

#### 3. Delinquent Balances

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

			Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.62%	1,157,559,733.12
(b)	60 - 89 days:		1.10%	782,987,830.15
(c)	90 - 119 days:		0.84%	598,943,193.20
(d)	120 - 149 days:		0.77%	546,941,258.07
(e)	150 or more days:		0.75%	535,550,468.76
		Total	5.08% 	3,621,982,483.30

# 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$5,546,337.43

(b) The Class A Investor Default Amount for the related Monthly Period \$4,714,386.81

(c) The Class B Investor Default Amount for the related Monthly Period \$415,975.31

(d) The Collateral Default Amount for the related Monthly Period \$415,975.31

### 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

(c) The aggregate amount of Class B Investor Charge Offs for the related \$ 0.00 Monthly Period (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 -----(e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date -----(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding \$ 0.00 this Distribution Date \_\_\_\_\_ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri-\$ 0.00 bution Date \_\_\_\_\_ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 \_\_\_\_\_ 6. Investor Servicing Fee (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$1,106,770.83 (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$97.656.25 \_\_\_\_\_ (c) The amount of the Collateral Servicing

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

Period \$97,656.25

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$781,250.00 -----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 as of the close of business on this Distribution \$93,750,000.00 -----(d) The Class B Investor Interest as of the close of business on this Distribution \$93,750,000.00 (e) The Class B Adjusted Investor Interest as of the close of business on this  $\operatorname{Distribution}$ \$93,750,000.00 -----8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 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 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 \$ 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 treated as Class B Available Funds

\$ 0.00

2.09000%

2.09125%

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	(c)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$15,524,996.13 
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,369,852.61
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,369,852.61
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	\$16,189,058.63 
	(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	\$1,428,446.36
	(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	\$1,428,446.36
12.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.96%
		folio Adjusted Yield for the hly Period	7.90%
C. Floa	ıting 1	Rate Determinations	

MBNA AMERICA BANK, NATIONAL ASSOCIATION,

LIBOR rates for the related Interest Period:

Class A and Class B determination -

Collateral Interest determination -

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

2001-A

CLASS A CUSI262TGA5Exhibit 20.26 CLASS B CUSIP 55262TGB3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING NOVEMBER 30, 2004

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The information which is required to be prepared with respect to the Distribution Date of December 15, 2004, and with respect to the performance of the trust during the month of November, 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\$0.00000
- 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\$1.958333
- 5.The amount of distribution in respect of Class A Deficiency Amounts\$0.000000
- 6.The amount of distribution in respect of Class A Additional Interest\$0.000000
- 7.The amount of distribution in respect of Class B Monthly Interest\$2.241667
- 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 \$97,339,209.37

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(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$8,588,753.79

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,588,753.79

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$69,885,195,369.68

(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

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

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

November 1, 2004 through November 30, 2004 1.06%

- (k) The Class A Floating Allocation with respect to the related Monthly Period0.850  $\,$
- (1) The Class B Floating Allocation with respect to the related Monthly Period0.075
- (m) The Collateral Floating Allocation with respect to the related Monthly  ${\tt Period0.075}$

- -----

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.62%1,157,559,733.12 - ------(b) 60 - 89 days:1.10%782,987,830.15 \_ \_\_\_\_\_ (c) 90 - 119 days: 0.84%598, 943, 193.20 (d) 120 - 149 days: 0.77%546, 941, 258.07 \_ \_\_\_\_\_ (e) 150 or more days: 0.75%535,550,468.76 - -----Total5.08%3,621,982,483.30 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,327,802.48 (b) The Class A Investor Default Amount for the related Monthly Period \$2,828,632.08 (c) The Class B Investor Default Amount for the related Monthly Period \$249,585.20 (d) The Collateral Default Amount for the related Monthly Period \$249,585.20 \_\_\_\_\_ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 \_\_\_\_\_\_ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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- (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

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# 7.Reallocations

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

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

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

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# 8.Principal Funding Account

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

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

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- (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 \$9,314,997.65
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$821,911.59
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$821,911.59
- 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 \$9,713,435.15

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(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$857,067.84

(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 \$857,067.84

- 11.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 12.96%
- (b) The Portfolio Adjusted Yield 7.46%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -2.09000%

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

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

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