

SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 20549

FORM 10-K

ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d)
OF THE SECURITIES EXCHANGE ACT OF 1934

FOR THE FISCAL YEAR ENDED: COMMISSION FILE NUMBER:
December 31, 2001 333-59424

MBNA AMERICA BANK, NATIONAL ASSOCIATION,
ON BEHALF OF
MBNA MASTER CREDIT CARD TRUST II
(Issuer in respect of the MBNA Master Credit Card Trust II
Fixed and Floating Rate Asset Backed Certificates)
(EXACT NAME OF REGISTRANT AS SPECIFIED IN ITS CHARTER)

United States of America 51-0331-454
(STATE OR OTHER JURISDICTION (I.R.S. EMPLOYER
OF INCORPORATION OR ORGANIZATION) IDENTIFICATION NO.)

Wilmington, DE. 19884-0781
(ADDRESS OF PRINCIPAL EXECUTIVE OFFICES) (ZIP CODE)
REGISTRANT'S TELEPHONE NUMBER, INCLUDING AREA CODE:
(800) 362-6255

SECURITIES REGISTERED PURSUANT TO SECTION 12(B) OF THE ACT:
None

SECURITIES REGISTERED PURSUANT TO SECTION 12(G) OF THE ACT:
MBNA Master Credit Card Trust II,
Series 1995-A, Series 1995-C, Series 1995-E, Series 1995-J, Series 1996-A, Series 1996-E, Series 1996-G, Series
1996-J, Series 1996-K, Series 1996-M, Series 1997-B, Series 1997-C, Series 1997-E, Series 1997-F, Series 1997-I,
Series 1997-J, Series 1997-K, Series 1997-M, Series 1998-A, Series 1998-C, Series 1998-D, Series 1998-E, Series 1998-F,
Series 1998-G, Series 1998-J, Series 1999-A, Series 1999-B, Series 1999-D, Series 1999-E, Series 1999-G, Series
1999-H, Series 1999-I, Series 1999-J, Series 1999-L, Series 1999-M, Series 2000-A, Series 2000-B, Series 2000-C,
Series 2000-D, Series 2000-E, Series 2000-F, Series 2000-G, Series 2000-H, Series 2000-I, Series 2000-K, Series
2000-L, Series 2001-A and Series 2001-B. Supplements dated as of March 22, 1995, June 29, 1995, August 2, 1995,
November 21, 1995, February 28, 1996, March 26, 1996, May 21, 1996, July 17, 1996, September 19, 1996, October
24, 1996, November 26, 1996, February 27, 1997, March 26, 1997, May 8, 1997, June 18, 1997, August 26, 1997,
September 10, 1997, October 22, 1997, November 6, 1997, March 18, 1998, June 24, 1998, July 30, 1998, August 11,
1998, August 26, 1998, September 10, 1998, October 29, 1998, March 25, 1999, March 26, 1999, June 3, 1999, July
7, 1999, July 29, 1999, August 18, 1999, September 8, 1999, September 23, 1999, November 5, 1999, December 1,
1999, March 6, 2000, March 28, 2000, April 13, 2000, May 11, 2000, June 1, 2000, June 23, 2000, July 20, 2000,
August 23, 2000, September 8, 2000, November 21, 2000, December 13, 2000, February 20, 2001, and March 8, 2001
respectively, by and between the Originator and the trustee, providing for the issuance of the MBNA Master Credit
Card Trust II, Series 1995-A, Series 1995-C, Series 1995-E, Series 1995-J, Series 1996-A, Series 1996-B, Series
1996-E, Series 1996-G, Series 1996-J, Series 1996-K, Series 1996-M, Series 1997-B, Series 1997-C, Series 1997-E,
Series 1997-F, Series 1997-I, Series 1997-J, Series 1997-K, Series 1997-M, Series 1998-A, Series 1998-C, Series
1998-D, Series 1998-E, Series 1998-F, Series 1998-G, Series 1998-J, Series 1999-A, Series 1999-B, Series 1999-D,
Series 1999-E, Series 1999-G, Series 1999-H, Series 1999-I, Series 1999-J, Series 1999-L, Series 1999-M, Series
2000-A, Series 2000-B, Series 2000-C, Series 2000-D, Series 2000-E, Series 2000-F, Series 2000-G, Series 2000-H,
Series 2000-I, Series 2000-K, Series 2000-L, Series 2001-A, and Series 2001-B. Fixed and Floating Rate Asset
Backed Certificates (the "Certificates") and is the originator of the MBNA Master Credit Card Trust II (the
"Registrant"). The Certificates do not represent obligations of or interests in MBNA. In November 1988, MBNA made application under
the Securities Exchange Act of 1934 for an exemption from certain reporting requirements. On December 30, 1988, the staff of the
Securities and Exchange Commission's Division of Corporation Finance granted MBNA's exemption request, pursuant to which MBNA is not
required to respond to various items of Form 10-K. Such items are designated herein as "Not Applicable".

Fixed and Floating Rate Asset Backed Certificates

INDICATE BY CHECK MARK WHETHER THE REGISTRANT HAS (1) FILED ALL REPORTS REQUIRED TO BE FILED BY SECTION 13 OR
15(D) OF THE SECURITIES EXCHANGE ACT OF 1934 DURING THE PRECEDING 12 MONTHS (OR FOR SUCH SHORTER PERIOD THAT THE
REGISTRANT WAS REQUIRED TO FILE SUCH REPORTS) AND (2) HAS BEEN SUBJECT TO SUCH FILING REQUIREMENTS FOR THE PAST
90 DAYS.

Yes [X] No []

STATE THE AGGREGATE MARKET VALUE OF THE VOTING STOCK HELD BY NON-AFFILIATES OF THE REGISTRANT.

The Registrant has no voting stock or class of common stock outstanding as of the date of this report.

INTRODUCTORY NOTE

MBNA America Bank, National Association (the "Originator") is the originator, seller, and servicer under the
Pooling and Servicing Agreement (the "Agreement"), dated as of August 4, 1994, and the Series 1995-A, , Series
1995-C, Series 1995-E, Series 1995-J, Series 1996-A, Series 1996-B, Series 1996-E, Series 1996-G, Series 1996-J,
Series 1996-K, Series 1996-M, Series 1997-B, Series 1997-C, Series 1997-E, Series 1997-F, Series 1997-I, Series
1997-J, Series 1997-K, Series 1997-M, Series 1998-A, Series 1998-C, Series 1998-D, Series 1998-E, Series 1998-F,
Series 1998-G, Series 1998-J, Series 1999-A, Series 1999-B, Series 1999-D, Series 1999-E, Series 1999-G, Series
1999-H, Series 1999-I, Series 1999-J, Series 1999-L, Series 1999-M, Series 2000-A, Series 2000-B, Series 2000-C,
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1996-E, Series 1996-G, Series 1996-J, Series 1996-K, Series 1996-M, Series 1997-B, Series 1997-C, Series 1997-E,
Series 1997-F, Series 1997-I, Series 1997-J, Series 1997-K, Series 1997-M, Series 1998-A, Series 1998-C, Series
1998-D, Series 1998-E, Series 1998-F, Series 1998-G, Series 1998-J, Series 1999-A, Series 1999-B, Series 1999-D,
Series 1999-E, Series 1999-G, Series 1999-H, Series 1999-I, Series 1999-J, Series 1999-L, Series 1999-M, Series
2000-A, Series 2000-B, Series 2000-C, Series 2000-D, Series 2000-E, Series 2000-F, Series 2000-G, Series 2000-H,
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Securities and Exchange Commission's Division of Corporation Finance granted MBNA's exemption request, pursuant to which MBNA is not
required to respond to various items of Form 10-K. Such items are designated herein as "Not Applicable".

PART I

Item 1. Business

Not Applicable

Item 2. Properties

Not Applicable

Item 3. Legal Proceedings

None

Item 4. Submission Of Matters To A Vote Of Security Holders.

None

PART II

Item 5. Market For Registrant's Common Equity

The Certificates representing investors' interests in the Trust are represented by a single Certificate registered in the name of Cede & Co., the nominee of The Depository Trust Company.

Item 6. Selected Financial Data

Not Applicable

Item 7. Management's Discussion and Analysis of Financial Condition and

Not Applicable

Item 7A. Quantitative and Qualitative Disclosure About Market Risk

Not Applicable

Item 8. Financial Statements and Supplementary Data

Not Applicable

Item 9. Changes In And Disagreements With Accountants On Accounting

None

Item 10. Directors and Executive Officers of the Registrant

Not Applicable

Item 11. Executive Compensation

Not Applicable

PART III

Item 12. Security Ownership Of Certain Beneficial Owners And Management

(a) The Certificates of each Series representing investors' interests in the Trust are represented by one or more Certificates registered in the name of Cede & Co., the nominee of The Depository Trust Company ("DTC"), and an investor holding an interest in the Trust is not entitled to receive a Certificate representing such interest except in certain limited circumstances. Accordingly, Cede & Co. is the sole holder of record of Certificates, which it held on behalf of brokers, dealers, banks and other direct participants in the DTC system at December 31, 2001. Such direct participants may hold Certificates for their own accounts or for the accounts of their customers. At December 31, 2001, the following direct DTC participants held positions in Certificates representing interests in the Trust equal to or exceeding 5% of the total principal amount of the Certificates of each Series outstanding on that date:

Title Class	Name	Aggregate Amount of Certificates Held	Percentage Of Ownership
Series 1994-C			
Class A	Bank of New York (The)	\$ 85,718,000	9.85%
	Bankers Trust Company	81,900,000	9.41%
	Chase Manhattan Bank	275,675,000	31.69%
	Deutsche Bank A.G., New York Branch	65,380,000	7.51%
	State Street Bank and Trust Company	182,045,000	20.92%
Class B	Bank One Trust Company, N.A.	\$ 14,000,000	31.11%
	Chase Manhattan Bank	18,250,000	40.56%
	State Street Bank and Trust Company	5,065,000	11.26%
	SSB - Bank Portfolio	7,000,000	15.56%
Series 1995-A			
Class A	Bank of New York (The)	\$28,000,000	5.60%
	Bankers Trust Company	95,350,000	19.06%
	Boston Safe Deposit and Trust Company	39,000,000	7.80%
	Citibank, N.A.	35,000,000	7.00%
	JPMorgan Chase Bank	121,139,000	24.22%
	JPMorgan Chase Bank/Greenwich Capital	27,000,000	5.40%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	30,211,000	6.04%
	State Street Bank and Trust Company	43,500,000	8.70%
Class B	Bankers Trust Company	\$5,000,000	19.32%
	Citibank, N.A.	8,000,000	30.92%
	JPMorgan Chase Bank	2,875,000	11.11%
	Mizuho Trust & Banking Co. (USA)	10,000,000	38.65%
Series 1995-C			
Class A	Bank of New York (The)	\$ 140,003,000	27.99%
	Bank One Trust Company, N.A.	26,807,000	5.36%
	Boston Safe Deposit and Trust Company	58,325,000	11.66%
	JPMorgan Chase Bank	34,230,000	6.84%
	Northern Trust Company (The)	27,190,000	5.44%
	State Street Bank and Trust Company	94,145,000	18.82%
Class B	Bank One Trust Company, N.A.	\$ 25,875,000	100.00%
Series 1995-E			

Class A	Bank of New York (The)	\$ 80,475,000	18.50%
	Bankers Trust Company	72,797,000	16.73%
	JPMorgan Chase Bank	100,625,000	23.13%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	50,000,000	11.49%
	State Street Bank and Trust Company	68,950,000	15.85%
Class B	Bank One Trust Company, N.A.	\$ 12,500,000	55.56%
	CitiBank, N.A.	10,000,000	44.44%
Series 1995-J			
Class A	Bankers Trust Company	\$ 33,750,000	7.76%
	Boston Safe Deposit and Trust Company	29,900,000	6.87%
	JPMorgan Chase Bank	145,085,000	33.35%
	JPMorgan Chase Bank/Greenwich Capital	36,500,000	8.39%
	Mizuho Trust & Banking Co. (USA)	25,000,000	5.75%
	State Street Bank and Trust Company	71,320,000	16.40%
Class B	U.S. Bank N.A./Trust West	25,000,000	5.75%
	Bank One Trust Company, N.A.	\$ 22,500,000	100.00%
Series 1996-A			
Class A	Bank of New York (The)	\$216,200,000	35.50%
	Bankers Trust Company	77,500,000	12.73%
	JPMorgan Chase Bank	133,150,000	21.86%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	50,000,000	8.21%
Class B	Citibank, N.A.	\$ 15,000,000	47.62%
	Mizuho Trust & Banking Co. (USA)	16,500,000	52.38%
Series 1996-B			
Class A	Boston Safe Deposit and Trust Company	\$ 97,600,000	22.44%
	Citibank, N.A.	39,857,000	9.16%
	Investors Bank & Trust - Institutional Custody	30,500,000	7.01%
	JPMorgan Chase Bank	76,130,000	17.50%
	Mizuho Trust & Banking Co. (USA)	25,000,000	5.75%
	State Street Bank and Trust Company	25,300,000	5.82%
	United States Trust Company of New York	39,800,000	9.15%
	Wells Fargo Bank Minnesota, N.A.	31,170,000	7.17%
	Bankers Trust Company	\$ 22,500,000	100.00%
Series 1996-C			
Class A	Bank of New York (The)	\$ 24,415,000	5.61%
	Chase Manhattan Bank	341,735,000	78.56%
	Citibank, N.A.	55,300,000	12.71%
Class B	CitiBank, N.A.	\$2,000,000	8.89%
	State Street Bank and Trust Company	18,500,000	82.22%
	USB Warburg LLC/CMO	2,000,000	8.89%
Series 1996-D			
Class A	Bank of New York (The)	\$341,910,000	40.22%
	Bankers Trust Company	139,760,000	16.44%
	Chase Manhattan Bank	98,125,000	11.54%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	42,500,000	5.00%
	Northern Trust Company (The)	42,645,000	5.02%
	State Street Bank and Trust Company	107,909,000	12.70%
	Chase Manhattan Bank	5,000,000	6.67%
	Citibank, N.A.	22,000,000	29.33%
	Harris Trust & Savings Bank	5,000,000	6.67%
	Investors Bank & Trust/M.F. Custody	8,000,000	10.67%
UBS Warburg LLC/CMO	32,000,000	42.67%	
Series 1996-E			
Class A	State Street Bank and Trust Company	\$ 190,885,000	29.94%
	Bankers Trust Company	67,924,000	10.65%
	JPMorgan Chase Bank/CCSG	60,000,000	9.41%
	JPMorgan Chase Bank	169,828,000	26.64%
	Bankers Trust Company	\$8,450,000	15.02%
Class B	Boston Safe Deposit and Trust Company	15,500,000	27.56%
	JPMorgan Chase Bank	3,000,000	5.33%
	Citibank, N.A.	22,800,000	40.53%
	Harris Trust & Savings Bank	5,000,000	8.89%
Series 1996-G			
Class A	Bank of New York (The)	\$ 70,000,000	16.47%
	Boston Safe Deposit and Trust Company	69,500,000	16.35%
	JPMorgan Chase Bank	103,000,000	24.24%
	Citibank, N.A.	117,500,000	27.65%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	65,000,000	15.29%
	Boston Safe Deposit and Trust Company	5,000,000	13.33%
Class B	JPMorgan Chase Bank	15,000,000	40.00%
	Merrill, Lynch, Pierce Fenner & Smith Safekeeping	17,500,000	46.67%
Series 1996-H			
Class A	Bank of New York (The)	\$228,685,000	22.42%
	Bankers Trust Company	142,990,000	14.02%
	Chase Manhattan Bank	122,800,000	12.04%
	Investors Bank & Trust Company	84,600,000	8.29%
	Northern Trust Company (The)	69,420,000	6.81%
	Prudential Securities Custody	124,300,000	12.19%
	State Street Bank and Trust Company	73,150,000	7.17%
	Bank of New York (The)	\$ 35,400,000	39.33%
	Bankers Trust Company	29,400,000	32.67%
	Boston Safe Deposit and Trust Company	6,050,000	6.72%
Class B	Citibank, N.A.	10,000,000	11.11%
	UBS Warburg LLC/CMO	8,250,000	9.17%
Series 1996-J			
Class A	Citibank, N.A.	\$ 67,635,000	7.96%
	Bankers Trust Company	73,945,000	8.70%
	Deutsche Bank A.G., New York Branch	65,319,000	7.68%
	JPMorgan Chase Bank	120,420,000	14.17%
	JPMorgan Chase Bank/Greenwich Capital	178,350,000	20.98%
	Northern Trust Company (The)	78,035,000	9.18%
	State Street Bank and Trust Company	99,627,000	11.72%
	JPMorgan Chase Bank	\$ 60,000,000	80.00%
	Salomon Smith Barney Inc./Salomon Brothers	10,000,000	13.33%
	State Street Bank and Trust Company	5,000,000	6.67%
Series 1996-K			
Class A	Bankers Trust Company	\$ 52,181,000	6.14%
	State Street Bank and Trust Company	54,005,000	6.35%
	JPMorgan Chase Bank	117,365,000	13.81%
	CitiBank, N.A.	292,795,000	34.45%
	HSBC Bank USA/Treasury Investment	44,375,000	5.22%
	Bank of New York (The)	200,069,000	23.54%
Class B	Boston Safe Deposit and Trust Company	\$ 20,000,000	26.67%
	Credit Suisse First Boston Corporation	4,000,000	5.33%
	JPMorgan Chase Bank	45,000,000	60.00%

	UBS Warburg LLC/CMO	5,000,000	6.67%
Series 1996-M			
Class A	Boston Safe Deposit and Trust Company	\$ 51,000,000	12.00%
	JPMorgan Chase Bank	115,500,000	27.18%
	Citibank, N.A.	40,300,000	9.48%
	JPMorgan Chase Bank/CCSG	61,000,000	14.35%
	Bank of New York (The)	59,000,000	13.88%
	UBS Warburg LLC/CMO	46,600,000	10.96%
	Wells Fargo Bank Minnesota, N.A.	30,850,000	7.26%
Class B	Boston Safe Deposit and Trust Company	\$ 11,250,000	30.00%
	Barclays Capital Inc./Barclays Capital Inc. Fixed Income	15,750,000	42.00%
	Bank of Tokyo-Mitsubishi Trust Company	10,500,000	28.00%
Series 1997-B			
Class A	JPMorgan Chase Bank	\$454,280,000	53.44%
	JPMorgan Chase Bank/CCSG	70,000,000	8.24%
	JPMorgan Chase Bank Correspondence Clearing Services 2	88,070,000	10.36%
	Deutsche Bank A.G., New York Branch	99,650,000	11.72%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	46,200,000	5.44%
	Bank Of New York (The)	59,800,000	7.04%
Class B	Bank of New York (The)	\$ 10,000,000	13.33%
	Bankers Trust Company	50,800,000	67.74%
	JPMorgan Chase Bank	14,200,000	18.93%
Series 1997-C			
Class A	Bankers Trust Company	\$98,100,000	15.39%
	Bank of New York (The)	38,385,000	6.02%
	JPMorgan Chase Bank	204,675,000	32.11%
	Citibank, N.A.	157,710,000	24.74%
	State Street Bank and Trust Company	56,550,000	8.87%
Class B	Boston Safe Deposit and Trust Company	\$ 50,750,000	90.22%
	Bank One Trust Company, N.A.	5,000,000	8.89%
Series 1997-E			
Class A	Bank of New York (The)	\$ 81,825,000	12.84%
	Bankers Trust Company	90,000,000	14.12%
	Citibank, N.A.	32,325,000	5.07%
	HSBC Bank USA/Treasury Investment	56,585,000	8.88%
	JPMorgan Chase Bank	62,155,000	9.75%
	Prudential Securities Custody	133,265,000	20.90%
	State Street Bank and Trust Company	106,485,000	16.70%
	Wells Fargo Bank Minnesota, N.A.	35,000,000	5.49%
Class B	Bank One Trust Company, N.A.	\$ 15,000,000	26.67%
	Boston Safe Deposit and Trust Company	11,250,000	20.00%
	Brown Brothers Harriman & Co.	5,000,000	8.89%
	JPMorgan Chase Bank	7,000,000	12.44%
	State Street Bank and Trust Company	5,000,000	8.89%
	UBS Warburg LLC/CMO	8,000,000	14.22%
	Wells Fargo Bank Minnesota, N.A.	5,000,000	8.89%
Series 1997-F			
Class A	Bankers Trust Company	\$ 62,035,000	10.34%
	JPMorgan Chase Bank	146,084,000	24.35%
	Northern Trust Company (The)	59,494,000	9.92%
Class B	Bankers Trust Company	\$ 13,000,000	24.53%
	Bank One Trust Company, N.A.	10,000,000	18.87%
	Boston Safe Deposit and Trust Company	10,000,000	18.87%
	UBS Warburg LLC/CMO	20,000,000	37.73%
Series 1997-I			
Class A	Bank of New York (The)	\$ 132,652,000	20.81%
	Bankers Trust Company	75,487,000	11.84%
	Boston Safe Deposit and Trust Company	41,183,000	6.46%
	Citibank, N.A.	53,979,000	8.47%
	JPMorgan Chase Bank	95,379,000	14.96%
	State Street Bank and Trust Company	51,334,000	8.05%
Class B	First Union Securities, Inc.	\$ 5,000,000	8.89%
	JPMorgan Chase Bank	34,250,000	60.89%
	State Street Bank and Trust Company	15,000,000	26.67%
Series 1997-J			
Class A	Bank of New York (The)	\$ 223,425,000	35.05%
	Bankers Trust Company	46,805,000	7.34%
	Barclay's Capital, Inc. / Fixed Income	70,000,000	10.98%
	Boston Safe Deposit and Trust Company	44,550,000	6.99%
	JPMorgan Chase Bank	84,775,000	13.30%
	State Street Bank and Trust Company	58,200,000	9.13%
Class B	Bankers Trust Company	\$ 15,000,000	26.67%
	Boston Safe Deposit and Trust Company	15,000,000	26.67%
	Citibank, N.A.	26,250,000	46.66%
Series 1997-K			
Class A	Bank of New York (The)	\$105,025,000	16.47%
	Citibank, N.A.	50,000,000	7.84%
	JPMorgan Chase Bank	73,450,000	11.52%
	JPMorgan Chase Bank / CCSG	65,000,000	10.20%
	Northern Trust Company (The)	252,330,000	39.58%
	State Street Bank and Trust Company	39,320,000	6.17%
Class B	Bankers Trust Company	\$ 15,000,000	26.67%
	Citibank, N.A.	6,000,000	10.67%
	Investors Bank & Trust Company	5,000,000	8.88%
	JPMorgan Chase Bank	15,250,000	27.11%
	State Street Bank and Trust Company	15,000,000	26.67%
Series 1997-M			
Class A	Bankers Trust Company	\$131,990,000	20.70%
	Citibank, N.A.	37,500,000	5.88%
	Harris Trust & Savings Bank	50,000,000	7.84%
	JPMorgan Chase Bank	162,975,000	25.56%
	State Street Bank and Trust Company	207,440,000	32.54%
Class B	Boston Safe Deposit and Trust Company	\$6,250,000	11.11%
	JPMorgan Chase Bank	50,000,000	88.89%
Series 1998-A			
Class A	Bank of New York (The)	\$218,735,000	34.31%
	Bankers Trust Company	115,845,000	18.17%
	JPMorgan Chase Bank	76,000,000	11.92%
	Northern Trust Company (The)	32,247,000	5.06%
	First Union National Bank	45,715,000	7.17%
	State Street Bank and Trust Company	50,183,000	7.87%
Class B	JPMorgan Chase Bank	\$ 56,250,000	100.00%
Series 1998-C			
Class A	Bankers Trust Company	\$ 95,000,000	14.90%

	Barclays Global Investors, N.A.	200,000,000	31.37%
	JPMorgan Chase Bank	167,500,000	26.22%
	State Street Bank and Trust Company	140,300,000	22.01%
Class B	Citibank, N.A.	\$7,500,000	7.11%
	JPMorgan Chase Bank	44,750,000	79.56%
Series 1998-D			
Class A	Bank of New York (The)	\$ 36,785,000	7.74%
	Bankers Trust Company	119,645,000	25.19%
	Boston Safe Deposit and Trust Company	28,200,000	5.94%
	JPMorgan Chase Bank	116,589,000	24.55%
	State Street Bank and Trust Company	33,170,000	6.98%
Class B	JPMorgan Chase Bank	\$20,000,000	47.62%
	Mizuho Trust & Banking Co. (USA)	10,000,000	23.81%
	Bank One Trust Company, N.A.	12,000,000	28.57%
Series 1998-E			
Class A	Bank of New York (The)	\$750,000,000	100.00%
Class B	Bankers Trust Company	\$ 42,500,000	64.20%
	JPMorgan Chase Bank/CCSG	23,700,000	35.80%
Series 1998-F			
Class A	Bankers Trust Company	\$ 51,650,000	12.15%
	Investors Bank & Trust Company	39,000,000	9.18%
	J P Morgan Chase Bank	81,025,000	19.06%
	United States Trust Company of New York	26,890,000	6.33%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	50,000,000	11.76%
	State Street Bank and Trust Company	85,285,000	20.07%
	Wells Fargo Bank Minnesota, N.A.	30,055,000	7.07%
Class B	J P Morgan Chase Bank	\$ 37,500,000	100.00%
Series 1998-G			
Class A	Bankers Trust Company	\$ 79,000,000	12.39%
	Boston Safe Deposit and Trust Company	128,500,000	20.16%
	Citibank, N.A.	69,000,000	10.82%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	256,000,000	40.16%
	U.S Bank N.A./Trust West	70,000,000	10.98%
Class B	Bankers Trust Company	\$ 46,250,000	82.22%
	Bank One Trust Company, N.A.	10,000,000	17.78%
Series 1998-I			
Class A	Bank of New York (The)	\$224,569,000	35.23%
	Chase Manhattan Bank	87,360,000	13.70%
	Fuji Bank and Trust Company (The)	50,000,000	7.84%
	Investors Bank & Trust Company	32,900,000	5.16%
	Northern Trust Company (The)	55,890,000	8.77%
	State Street Bank and Trust Company	91,015,000	14.28%
Class B	Bank of New York (The)	\$3,000,000	5.33%
	Citibank, N.A.	12,500,000	22.22%
	Fuji Bank and Trust Company (The)	25,000,000	44.45%
	SSB - Bank Portfolio	15,750,000	28.00%
Series 1998-J			
Class A	Bank of New York (The)	\$ 88,194,000	13.36%
	Bankers Trust Company	65,574,000	9.94%
	Boston Safe Deposit and Trust Company	90,141,000	13.66%
	JPMorgan Chase Bank	74,780,000	11.33%
	Northern Trust Company (The)	37,467,000	5.68%
	State Street Bank and Trust Company	105,551,000	15.99%
Class B	Boston Safe Deposit and Trust Company	\$ 18,200,000	40.44%
	JPMorgan Chase Bank	10,000,000	22.22%
	SSB - Bank Portfolio	16,000,000	35.56%
Series 1999-A			
Class A	Bank of New York (The)	\$ 199,000,000	46.82%
	Bankers Trust Company	90,000,000	21.18%
	JPMorgan Chase Bank	80,500,000	18.94%
Class B	Bankers Trust Company	\$ 33,850,000	90.27%
Series 1999-B			
Class A	Boston Safe Deposit and Trust Company	\$ 138,445,000	21.72%
	Bank one Trust Company N.A./Public Employee Retirement	56,007,000	8.79%
	JPMorgan Chase Bank	92,625,000	14.53%
	CitiBank, N.A.	39,255,000	6.16%
	Northern Trust Company (The)	36,970,000	5.80%
	State Street Bank and Trust Company	151,640,000	23.79%
Class B	Boston Safe Deposit and Trust Company	\$10,000,000	17.78%
	JPMorgan Chase Bank	23,750,000	42.22%
	State Street Bank and Trust Company	14,000,000	24.89%
	UMB Bank, National Association	4,000,000	7.11%
Series 1999-D			
Class A	Bank of New York (The)	\$ 30,000,000	7.06%
	Bankers Trust Company	92,600,000	21.79%
	Investors Bank and Trust Company	25,000,000	5.88%
	JPMorgan Chase Bank	39,700,000	9.34%
	JPMorgan Chase Bank/CCSG	84,000,000	19.76%
	U.S. Bank N.A./Trust West	70,000,000	16.47%
	Wells Fargo Bank Minnesota, N.A.	37,000,000	8.71%
Class B	JPMorgan Chase Bank	\$ 36,000,000	96.00%
Series 1999-E			
Class A	Bank of New York (The)	\$ 80,000,000	9.41%
	Bankers Trust Company	47,000,000	5.53%
	Boston Safe Deposit and Trust Company	195,000,000	22.94%
	JPMorgan Chase Bank	105,000,000	12.35%
	Deutsche Bank A.G., New York Branch	54,000,000	6.35%
	Northern Trust Company (The)	189,000,000	22.24%
	State Street Bank and Trust Company	105,000,000	12.35%
	United States Trust Company of New York	75,000,000	8.83%
Class B	Bank of New York (The)	\$ 3,850,000	5.13%
	Bankers Trust Company	20,000,000	26.67%
	Boston Safe Deposit and Trust Company	27,500,000	36.67%
	JPMorgan Chase Bank	20,650,000	27.53%
Series 1999-G			
Class A	Bank of New York (The)	\$45,815,000	7.19%
	Bankers Trust Company	178,850,000	28.05%
	Boston Safe Deposit and Trust Company	39,645,000	6.22%
	JPMorgan Chase Bank	85,745,000	13.45%

Class B	State Street Bank and Trust Company	81,195,000	12.74%
	Bank of New York (The)	\$ 12,905,000	22.94%
	JPMorgan Chase Bank	11,675,000	20.76%
	Northern Trust Company (The)	2,850,000	5.07%
	SSB - Bank Portfolio	23,910,000	42.51%
Series 1999-H			
Class A	JPMorgan Chase Bank	\$ 63,466,000	7.47%
	CitiBank, N.A.	252,600,000	29.72%
	State Street Bank and Trust Company	351,990,000	41.41%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	127,000,000	14.94%
Class B	Boston Safe Deposit and Trust Company	\$ 22,200,000	29.60%
	Bank of Tokyo-Mitsubishi Trust Company	15,000,000	20.00%
	Mizuho Trust & Banking Co. (USA)	20,000,000	26.67%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	10,000,000	13.33%
	State Street Bank and Trust Company	6,000,000	8.00%
Series 1999-I			
Class A	Bank of New York (The)	\$ 80,281,000	12.59%
	Northern Trust Company (The)	58,050,000	9.11%
	Boston Safe Deposit and Trust Company	32,890,000	5.16%
	Brown Brothers Harriman & Co.	50,425,000	7.91%
	JPMorgan Chase Bank	201,525,000	31.61%
Class B	CitiBank, N.A.	52,600,000	8.25%
	Bank of Tokyo-Mitsubishi Trust Company	\$ 20,000,000	35.56%
	JPMorgan Chase Bank	8,070,000	14.35%
	Bank of New York (The)	27,043,000	48.08%
Series 1999-J			
Class A	Bank of New York (The)	\$101,907,000	11.99%
	Bank One Trust Company N.A./Public Employee Retirement	88,000,000	10.35%
	Bankers Trust Company	94,450,000	11.11%
	Boston Safe Deposit and Trust Company	155,719,000	18.32%
	JPMorgan Chase Bank	102,115,000	12.01%
	Northern Trust Company (The)	49,710,000	5.85%
	State Street Bank and Trust Company	115,912,000	13.64%
	Bank of New York (The)	\$ 13,735,000	18.31%
Class B	Boston Safe Deposit and Trust Company	20,810,000	27.75%
	JPMorgan Chase Bank	12,500,000	16.67%
	State Street Bank and Trust Company	8,000,000	10.67%
	All First Bank	5,000,000	6.67%
Series 1999-L			
Class A	Bank of New York (The)	\$ 110,000,000	17.25%
	Boston Safe Deposit and Trust Company	182,000,000	28.55%
	JPMorgan Chase Bank	154,500,000	24.24%
	Citibank, N.A.	51,500,000	8.08%
Class B	U.S. Bank N.A./Trust West	93,400,000	14.65%
	Bankers Trust Company	\$ 36,250,000	64.44%
	Mizuho Trust and Banking Co. (USA)	20,000,000	35.56%
Series 1999-M			
Class A	Boston Safe Deposit and Trust Company	\$ 24,930,000	5.87%
	Brown Brothers Harriman & Co	37,500,000	8.82%
	Bankers Trust Company	47,500,000	11.18%
	Bank of New York (The)	59,635,000	14.03%
	JPMorgan Chase Bank	104,670,000	24.63%
	State Street Bank and Trust Company	72,830,000	17.14%
Class B	JPMorgan Chase Bank	\$ 15,150,000	40.40%
	Citibank, N.A.	20,000,000	53.33%
	State Street Bank and Trust Company	2,250,000	6.00%
Series 2000-A			
Class A	Bank of New York (The)	\$ 74,735,000	11.68%
	Bankers Trust Company	102,275,000	16.04%
	Boston Safe Deposit and Trust Company	58,670,000	9.20%
	CitiBank, N.A.	57,755,000	9.06%
	JPMorgan Chase Bank	89,312,000	14.01%
	State Street Bank and Trust Company	77,021,000	12.08%
	Bank of New York (The)	\$ 22,850,000	40.62%
	Bankers Trust Company	10,000,000	17.78%
	JPMorgan Chase Bank/CCSG	5,000,000	8.89%
	JPMorgan Chase Bank	6,750,000	12.00%
State Street Bank and Trust Company	10,650,000	18.93%	
Series 2000-B			
Class A	Bank of New York (The)	\$ 193,138,000	30.30%
	Bankers Trust Company	96,896,000	15.20%
	JPMorgan Chase Bank	126,800,000	19.89%
	CitiBank, N.A.	39,010,000	6.12%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	38,570,000	6.05%
	State Street Bank and Trust Company	81,835,000	12.84%
Class B	Bankers Trust Company	\$ 33,750,000	60.00%
	Bank of New York (The)	3,000,000	5.33%
	JPMorgan Chase Bank	17,000,000	30.22%
Series 2000-C			
Class A	Boston Safe Deposit and Trust Company	\$272,980,000	21.41%
	JPMorgan Chase Bank/CCSG	65,000,000	5.10%
	JPMorgan Chase Bank	210,525,000	16.51%
	State Street Bank and Trust Company	523,255,000	41.04%
Class B	Bankers Trust Company	\$ 30,000,000	26.67%
	Bank One Trust Company, N.A.	25,000,000	22.22%
	JPMorgan Chase Bank	55,500,000	49.33%
Series 2000-D			
Class A	Boston Safe Deposit and Trust Company	\$197,030,000	27.27%
	Bank of New York (The)	68,000,000	9.41%
	Bankers Trust Company/Sun Trust Bank	75,000,000	10.38%
	JPMorgan Chase Bank	80,375,000	11.12%
	CitiBank, N.A.	95,250,000	13.18%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	58,900,000	8.15%
	U.S. Bank N.A./Trust West	57,500,000	7.96%
	JPMorgan Chase Bank	\$ 50,750,000	79.61%
Class B	Mizuho Trust & Banking Co. (USA)	13,000,000	20.39%
Series 2000-E			
Class A	Bank of New York (The)	\$ 66,690,000	13.34%
	Bankers Trust Company	34,040,000	6.81%
	Boston Safe Deposit and Trust Company	94,395,000	18.88%
	Chase Manhattan Bank	79,875,000	15.98%
	Northern Trust Company (The)	69,465,000	13.89%

Class B	State Street Bank and Trust Company	93,355,000	18.67%
	JPMorgan Chase Bank	\$ 21,250,000	47.22%
	Citibank, N.A.	2,800,000	26.67%
	LBI-Lehman Government Securities Inc. (LBI)	13,950,000	26.11%
Series 2000-F			
Class A	Bank of Tokyo-Mitsubishi Trust Company	\$750,000,000	100.00%
Class B	Bankers Trust Company	\$ 33,200,000	50.15%
	Bank of Tokyo-Mitsubishi Trust Company	33,000,000	49.85%
Series 2000-G			
Class A	Boston Safe Deposit and Trust Company	\$145,000,000	22.75%
	Citibank, N.A.	85,000,000	13.33%
	State Street Bank and Trust Company	316,700,000	49.68%
	United States Trust Company of New York	60,000,000	9.41%
Class B	Bankers Trust Company	\$ 10,000,000	17.78%
	Bank One Trust Company, N.A.	12,000,000	21.33%
	Boston Safe Deposit and Trust Company	10,000,000	17.78%
	Bank of Tokyo-Mitsubishi Trust Company	17,000,000	30.22%
	JPMorgan Chase Bank	7,000,000	12.44%
Series 2000-H			
Class A	Bank of New York (The)	\$175,500,000	29.50%
	Bear Stearns Securities Corp.	36,000,000	6.05%
	Bank One Trust Company, N.A.	30,000,000	5.04%
	Citibank, N.A.	55,000,000	9.24%
	Bankers Trust Company	48,500,000	8.15%
	JPMorgan Chase Bank	178,000,000	29.92%
	JpMorgan Chase Bank/Correspondence Clearing Services 2	57,000,000	9.58%
Class B	JPMorgan Chase Bank/CCSG	\$ 30,000,000	57.14%
	JPMorgan Chase Bank	22,500,000	42.86%
Series 2000-I			
Class A	Bank of New York (The)	\$ 100,441,000	11.82%
	Bankers Trust Company	168,326,000	19.80%
	CitiBank, N.A.	55,437,000	6.52%
	JP Morgan Chase Bank	82,077,000	9.66%
	Northern Trust Company (The)	65,463,000	7.70%
	State Street Bank and Trust Company	112,504,000	13.24%
	SSB - Trust Custody	46,260,000	5.44%
	SSB - Bank Portfolio	50,850,000	5.98%
Class B	Bank of New York (The)	\$ 75,000,000	100.00%
Series 2000-K			
Class A	JPMorgan Chase Bank	\$ 105,000,000	16.47%
	State Street Bank and Trust Company	344,500,000	54.04%
	United States Trust Company of New York	92,500,000	14.51%
Class B	Bankers Trust Company	\$ 8,750,000	15.55%
	JPMorgan Chase Bank	21,250,000	37.78%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	20,000,000	35.56%
	Wells Fargo Bank Minnesota, N.A.	6,250,000	11.11%
Series 2000-L			
Class A	Bank of New York (The)	\$ 95,524,000	22.48%
	Bankers Trust Company	\$ 49,370,000	11.62%
	Boston Safe Deposit and Trust Company	58,545,000	13.78%
	JPMorgan Chase Bank	36,025,000	8.48%
	FUNB - Main	28,250,000	6.65%
	PNC Bank National Association	92,640,000	21.80%
	Union Bank of California, N.A.	23,000,000	5.41%
Class B	JPMorgan Chase Bank	\$ 14,500,000	38.67%
	JPMorgan Chase Bank/CCSG	23,000,000	61.33%
Series 2001-A			
Class A	Deutsche Bank Alex. Brown Inc.	250,000,000	23.53%
	Boston Safe Deposit and Trust Company	95,500,000	8.99%
	JPMorgan Chase Bank	295,500,000	27.81%
	State Street Bank and Trust Company	137,000,000	12.89%
	United States Trust Company of New York	200,000,000	18.82%
Class B	Boston Safe Deposit and Trust Company	28,000,000	29.87%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	65,750,000	70.13%
Series 2001-B			
Class A	Bank of New York (The)	\$ 159,000,000	24.94%
	Deutsche Bank A.G., New York Branch	60,000,000	9.41%
Class B	JP Morgan Chase Bank	402,500,000	63.14%
	Bank of New York (The)	\$ 5,000,000	8.89%
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	31,250,000	55.56%
	JP Morgan Chase Bank	20,000,000	35.55%

The address of each of the above participants is:

C/O The Depository Trust Company
55 Water Street
New York, NY 10041

(b) Not Applicable

(c) Not Applicable

None

PART IV

Item 14. Exhibits, Financial Statement Schedules, And Reports On Form 8-K

(a) The following documents are filed as part of this Report:

3. Exhibits:

99.01 Annual Accountant's reports including the attached MBNA Officer's Certificates each dated August 15, 2001 with respect to Series 1994-C, Series 1995-A, Series 1995-C, Series 1995-E, Series 1995-J, Series 1996-A, Series 1996-B, Series 1996-E, Series 1996-G, Series 1996-H, Series 1996-J, Series 1996-K, Series 1996-M, Series 1997-B, Series 1997-C, Series 1997-E, Series 1997-F, Series 1997-I, Series 1997-J, Series 1997-K, Series 1997-M, Series 1998-A, Series 1998-C, Series 1998-E, Series 1998-F, Series 1998-G, Series 1998-I, Series 1998-J, Series 1999-A, Series 1999-B, Series 1999-D, Series 1999-E, Series 1999-G, Series 1999-H, Series 1999-I, Series 1999-J, Series 1999-L, Series 1999-M, Series 2000-A, Series 2000-B, Series 2000-C, Series 2000-D, Series 2000-E, Series 2000-F, Series 2000-G, Series 2000-H, Series 2000-I, Series 2000-K, Series 2001-A, and Series 2001-B.

99.02 Annual Servicer's Certificate dated August 15, 2001 with respect to Series 1994-C, Series 1995-A, Series 1995-C, Series 1995-E, Series 1995-J, Series 1996-A, Series 1996-B, Series 1996-E, Series 1996-G, Series 1996-H, Series 1996-J, Series 1996-K, Series 1996-M, Series 1997-B, Series 1997-C, Series 1997-E, Series 1997-F, Series 1997-I, Series 1997-J, Series 1997-K, Series 1997-M, Series 1998-A, Series 1998-C, Series 1998-D, Series 1998-E, Series 1998-F, Series 1998-G, Series 1998-J, Series 1999-A, Series 1999-B, Series 1999-D, Series 1999-E, Series 1999-G, Series 1999-H, Series 1999-I, Series 1999-J, Series 1999-L, Series 1999-M, Series 2000-A, Series 2000-B, Series 2000-C, Series 2000-D, Series 2000-E, Series 2000-F, Series 2000-G, Series 2000-H, Series 2000-I, Series 2000-K, Series 2001-A, and Series 2001-B.

(b) Three reports on Form 8-K were filed by the registrant for each month during the quarter ended December 31, 2001. These reports filed on October 12, 2001, November 14, 2001, and December 14, 2001 included the following:

Item 5. Other Events

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

(c) See item 14(a) (3) above.

SIGNATURES

Pursuant to the requirements of Section 13 or 15(d) 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.

MBNA America Bank, National Association
As originator of Trust Registrant

Date: March 28, 2002

By: /s/ Christopher Harris

Christopher Harris
First Vice President

Report of Independent Accountants

MBNA America Bank, N.A.
1100 North King Street
Wilmington, Delaware 19801

and

The Bank of New York
101 Barclay Street

MBNA Master Credit Card Trust II

We have examined management's assertion that MBNA America Bank, N.A. ("MBNA" or "the Company"), a wholly owned subsidiary of MBNA Corporation, was in material compliance with the covenants and conditions of sections 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a) and 4.03(a), (c) and (d) of the Pooling and Servicing Agreement dated as of August 4, 1994, as amended (the "PSA") and the sections specified in Attachment A of the applicable Series' Pooling and Servicing Agreement Supplement (the "PSA Supplement"), between MBNA and The Bank of New York, during the compliance periods specified in Attachment A. In addition, we have examined management's assertion that MBNA was in material compliance with the covenants and conditions of sections 310(a), 402(a), 701(a) and (b), 907, 908(a) and 1201 of the MBNA Credit Card Master Note Trust Indenture dated as of May 24, 2000 (the "Indenture") and sections 2.02(i)-(iv), 3.16 and 4.01(a) of the MBNA Credit Card Master Note Trust MBNAseries Indenture Supplement dated May 24, 2001 (the "Indenture Supplement" together with the PSA, PSA Supplement and Indenture, the "Agreements"), between the MBNA Credit Card Master Note Trust and The Bank of New York, during the compliance periods specified in Attachment A.

New York, New York 10286

These assertions are included in the accompanying report by management titled, "Report of Management on Credit Card and Consumer Loan Trust Internal Control and Pooling and Servicing Agreement/Indenture Compliance" (the "Report"). Management is responsible for MBNA's compliance with those requirements. Our responsibility is to express an opinion on management's assertions about the Company's compliance based on our examination.

Our examination was made in accordance with standards established by the American Institute of Certified Public Accountants and, accordingly, included examining, on a test basis, evidence about MBNA's compliance with those requirements and performing such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion. Our examination does not provide a legal determination of MBNA's compliance with specified requirements.

In our opinion, management's assertions that MBNA was in material compliance with the covenants and conditions of the Agreements, referred to above, during the compliance periods specified in Attachment A, are fairly stated, in all material respects.

This report is intended solely for the information and use of the management of MBNA and The Bank of New York, as Trustee of the Master Trust and Indenture Trustee of the Note Trust, and is not intended and should not be used by anyone other than these specified parties and anyone who is authorized to receive such information as specified in the Agreements or in the applicable Series' or MBNAseries Notes' Underwriting/Subscription/Purchase Agreement, as specified in Attachment A. However, this report is a matter of public record as a result of being included as an exhibit to the annual reports on Form 10-K prepared by MBNA and filed with the Securities and Exchange Commission on behalf of both the MBNA Master Credit Card Trust II and the MBNA Credit Card Master Note Trust and its distribution is not limited.

[GRAPHIC OMITTED] [GRAPHIC OMITTED]

August 15, 2001

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Attachment A

Series	Pooling and Servicing Agreement Supplement Date	PSA Supplement Sections	Compliance Period	Lead Underwriter/Purchaser	Date of Underwriting/Subscription/Purchase Agreement
1994-C	October 26, 1994, as amended	(a)	July 1, 2000 - June 30, 2001	Merrill Lynch & Co.	October 19, 1994
1994-E	December 15, 1994, as amended	(b)	July 1, 2000 - June 30, 2001	(1)	December 15, 1994
1995-A	March 22, 1995, as amended	(a)	July 1, 2000 - June 30, 2001	Merrill Lynch & Co.	March 15, 1995
1995-C	June 29, 1995, as amended	(c)	July 1, 2000 - June 30, 2001	Lehman Brothers	June 22, 1995
1995-D	June 29, 1995, as amended	(c)	July 1, 2000 - July 17, 2000	Lehman Brothers	June 22, 1995
1995-E	August 2, 1995, as amended	(a)	July 1, 2000 - June 30, 2001	Credit Suisse First Boston	July 26, 1995
1995-F	August 30, 1995, as amended	(d)	July 1, 2000 - September 15, 2000	J.P. Morgan & Co.	August 16, 1995
1995-G	September 27, 1995, as amended	(a)	July 1, 2000 - June 30, 2001	Lehman Brothers	September 22, 1995

Attachment A (continued)

Series	Pooling and Servicing Agreement Supplement Date	PSA Supplement Sections	Compliance Period	Lead Underwriter/Purchaser	Date of Underwriting/Subscription/Purchase Agreement
1995-I	October 26, 1995, as amended	(a)	July 1, 2000 - November 15, 2000	Merrill Lynch & Co.	October 19, 1995
1995-J	November 21, 1995, as amended	(a)	July 1, 2000 - June 30, 2001	J. P. Morgan & Co.	November 14, 1995
1996-A	February 28, 1996, as amended	(a)	July 1, 2000 - June 30, 2001	Goldman, Sachs & Co.	February 21, 1996
1996-B	March 26, 1996	(a)	July 1, 2000 - June 30, 2001	Lehman Brothers	March 18, 1996
1996-C	March 27, 1996	(a)	July 1, 2000 - April 16, 2001	Merrill Lynch & Co.	March 20, 1996
1996-D	May 1, 1996	(a)	July 1, 2000 - May 15, 2001	Merrill Lynch & Co.	April 24, 1996
1996-E	May 21, 1996	(a)	July 1, 2000 - June 30, 2001	J.P. Morgan & Co.	May 13, 1996
1996-F	June 25, 1996, as amended	(e)	July 1, 2000 - June 30, 2001	(1)	June 25, 1996
1996-G	July 17, 1996	(a)	July 1, 2000 - June 30, 2001	Lehman Brothers	July 10, 1996
1996-H	August 14, 1996	(f)	July 1, 2000 - June 30, 2001	Goldman, Sachs & Co.	August 7, 1996

Attachment A (continued)

Series	Pooling and Servicing Agreement Supplement Date	PSA Supplement Sections	Compliance Period	Lead Underwriter/Purchaser	Date of Underwriting/Subscription/Purchase Agreement
1996-I	September 25, 1996	(g)	July 1, 2000 - June 30, 2001	Class A: Merrill Lynch Bank AG	September 23, 1996
1996-J	September 19, 1996	(a)	July 1, 2000 - June 30, 2001	J.P. Morgan & Co.	September 12, 1996
1996-K	October 24, 1996	(a)	July 1, 2000 - June 30, 2001	Goldman, Sachs & Co.	October 18, 1996
1996-M	November 26, 1996	(f)	July 1, 2000 - June 30, 2001	Credit Suisse First Boston	November 19, 1996
1997-B	February 27, 1997	(a)	July 1, 2000 - June 30, 2001	Lehman Brothers	February 20, 1997
1997-C	March 26, 1997	(a)	July 1, 2000 - June 30, 2001	Merrill Lynch & Co.	March 19, 1997
1997-D	May 22, 1997	(g)	July 1, 1999 - June 30, 2000	Class A: Morgan Stanley & Co. International Limited, Class B: Morgan Stanley & Co. Incorporated, Class C: Lehman Brothers Inc.	Class A: April 24, 1997 Class B: April 29, 1997 Class C: May 2, 1997
1997-E	May 8, 1997	(f)	July 1, 2000 - June 30, 2001	J.P. Morgan & Co.	April 24, 1997
1997-F	June 18, 1997	(h)	July 1, 2000 - June 30, 2001	Lehman Brothers	June 11, 1997
1997-G	June 18, 1997	(a)	July 1, 2000 - June 30, 2001	(1)	June 16, 1997

Attachment A (continued)

Series	Pooling and Servicing Agreement Supplement Date	PSA Supplement Sections	Compliance Period	Lead Underwriter/Purchaser	Date of Underwriting/Subscription/Purchase Agreement
1997-H	August 6, 1997	(g)	July 1, 1999 - June 30, 2000	Class A: J.P. Morgan and CIE, S.A., Class B and C: J.P. Morgan Securities Inc.	Class A: July 9, 1997 Class B: July 9, 1997 Class C: July 15, 1997
1997-I	August 26, 1997	(h)	July 1, 2000 - June 30, 2001	Goldman, Sachs & Co.	August 12, 1997
1997-J	September 10, 1997	(a)	July 1, 2000 - June 30, 2001	Lehman Brothers	September 4, 1997
1997-K	October 22, 1997	(a)	July 1, 2000 - June 30, 2001	Credit Suisse First Boston	October 9, 1997
1997-L	November 13, 1997	(g)	July 1, 2000 - June 30, 2001	Class A: Merrill Lynch Finance S.A., Class B: Merrill Lynch, Pierce, Fenner & Smith Incorporated	October 15, 1997
1997-M	November 6, 1997	(f)	July 1, 2000 - June 30, 2001	Salomon Brothers Inc	October 28, 1997
1997-N	December 9, 1997	(f)	July 1, 2000 - June 30, 2001	Merrill Lynch & Co.	November 19, 1997
1997-O	December 23, 1997	(a)	July 1, 2000 - June 30, 2001	(1)	December 11, 1997
1998-A	March 18, 1998	(a)	July 1, 2000 - June 30, 2001	J.P. Morgan & Co.	March 3, 1998
1998-B	April 14, 1998	(g)	July 1, 2000 - June 30, 2001	Class A: Merrill Lynch International	March 17, 1998

Attachment A (continued)

Series	Pooling and Servicing Agreement Supplement Date	PSA Supplement Sections	Compliance Period	Lead Underwriter/Purchaser	Date of Underwriting/Subscription/Purchase Agreement
1998-C	June 24, 1998	(a)	July 1, 2000 - June 30, 2001	Salomon Brothers Inc	June 10, 1998
1998-D	July 30, 1998	(h)	July 1, 2000 - June 30, 2001	Credit Suisse First Boston	July 22, 1998
1998-E	August 11, 1998	(f)	July 1, 2000 - June 30, 2001	Lehman Brothers	July 29, 1998
1998-F	August 26, 1998	(f)	July 1, 2000 - June 30, 2001	Merrill Lynch & Co.	August 12, 1998
1998-G	September 10, 1998	(a)	July 1, 2000 - June 30, 2001	Credit Suisse First Boston	September 3, 1998
1998-H	September 29, 1998	(e)	July 1, 2000 - March 15, 2001	(1)	September 29, 1998
1998-I	October 22, 1998	(a)	July 1, 2000 - June 30, 2001	Salomon Smith Barney	October 16, 1998
1998-J	October 29, 1998	(a)	July 1, 2000 - June 30, 2001	Goldman, Sachs & Co. Credit Suisse First Boston	October 22, 1998
1998-K	November 24, 1998	(a)	July 1, 2000 - June 30, 2001	(1)	November 16, 1998
1998-L	December 22, 1998	(e)	July 1, 2000 - March 15, 2001	(1)	December 22, 1998
1999-A	March 25, 1999	(a)	July 1, 2000 - June 30, 2001	Bear, Stearns & Co. Inc.	March 3, 1999
1999-B	March 26, 1999	(h)	July 1, 2000 - June 30, 2001	Lehman Brothers	March 18, 1999

Attachment A (continued)

Series	Pooling and Servicing Agreement Supplement Date	PSA Supplement Sections	Compliance Period	Lead Underwriter/Purchaser	Date of Underwriting/Subscription/Purchase Agreement
1999-C	May 18, 1999	(g)	July 1, 2000 - June 30, 2001	Class A: Credit Suisse First Boston (Europe) Limited, Class B: Credit Suisse First Boston Corporation	April 28, 1999
1999-D	June 3, 1999	(a)	July 1, 2000 - June 30, 2001	Salomon Smith Barney	May 20, 1999
1999-E	July 7, 1999	(a)	July 1, 2000 - June 30, 2001	Merrill Lynch & Co.	June 23, 1999
1999-F	August 3, 1999	(g)	July 1, 2000 - June 30, 2001	Class A: Morgan Stanley & Co. International Limited, Class B: Morgan Stanley & Co. Incorporated	Class A: July 13, 1999 Class B: July 15, 1999
1999-G	July 29, 1999	(h)	July 1, 2000 - June 30, 2001	Credit Suisse First Boston	July 20, 1999

1999-H	August 18, 1999	(f)	July 1, 2000 - June 30, 2001	Merrill Lynch & Co. J.P. Morgan & Co.	August 4, 1999
1999-I	September 8, 1999	(h)	July 1, 2000 - June 30, 2001	Credit Suisse First Boston	August 26, 1999
1999-J	September 23, 1999	(h)	July 1, 2000 - June 30, 2001	Goldman, Sachs & Co.	September 14, 1999
1999-K	October 27, 1999	(i)	July 1, 2000 - June 30, 2001	(1)	October 20, 1999
1999-L	November 5, 1999	(a)	July 1, 2000 - June 30, 2001	Salomon Smith Barney	October 27, 1999

Attachment A (continued)

Series	Pooling and Servicing Agreement Supplement Date	PSA Supplement Sections	Compliance Period	Lead Underwriter/Purchaser	Date of Underwriting/Subscription/Purchase Agreement
1999-M	December 1, 1999	(h)	July 1, 2000 - June 30, 2001	Lehman Brothers	November 17, 1999
2000-A	March 8, 2000	(h)	July 1, 2000 - June 30, 2001	J. P. Morgan & Co.	February 23, 2000
2000-B	March 28, 2000	(a)	July 1, 2000 - June 30, 2001	Chase Securities Inc.	March 14, 2000
2000-C	April 13, 2000	(a)	July 1, 2000 - June 30, 2001	Lehman Brothers	March 28, 2000
2000-D	May 11, 2000	(a)	July 1, 2000 - June 30, 2001	Salomon Smith Barney	May 3, 2000
2000-E	June 1, 2000	(h)	July 1, 2000 - June 30, 2001	Deutsche Banc Alex. Brown	May 23, 2000
2000-F	June 23, 2000	(f)	July 1, 2000 - June 30, 2001	Lehman Brothers	June 8, 2000
2000-G	July 20, 2000	(f)	July 20, 2000 - June 30, 2001	Merrill Lynch & Co.	July 11, 2000
2000-H	August 23, 2000	(a)	August 23, 2000 - June 30, 2001	Merrill Lynch & Co.	August 1, 2000
2000-I	September 8, 2000	(k)	September 8, 2000 - June 30, 2001	Deutsche Banc Alex. Brown	August 24, 2000
2000-J	October 12, 2000	(l)	October 12, 2000 - June 30, 2001	(1)	September 22, 2000 (Class A) September 21, 2000 (Class B)

Attachment A (continued)

Series	Pooling and Servicing Agreement Supplement Date	PSA Supplement Sections	Compliance Period	Lead Underwriter/Purchaser	Date of Underwriting/Subscription/Purchase Agreement
2000-K	November 21, 2000	(f)	November 21, 2001 - June 30, 2001	Chase Securities Inc.	November 7, 2000
2000-L	December 13, 2000	(k)	December 13, 2000 - June 30, 2001	Salomon Smith Barney	December 15, 2000
2000-Z	March 30, 2000	(j)	July 1, 2000 - June 30, 2001	(1)	March 30, 2000
2001-A	February 20, 2001	(a)	February 20, 2001 - June 30, 2001	Deutsche Banc Alex. Brown	January 30, 2001
2001-B	March 8, 2001	(a)	March 8, 2001 - June 30, 2001	Credit Suisse First Boston	February 22, 2001
2001-C	April 25, 2001	(g)	April 25, 2001 - June 30, 2001	(1)	April 6, 2001
2001-D	May 24, 2001	(m)	May 24, 2001 - June 30, 2001	(2)	(2)
	MBNA Credit Card Master Note Trust Notes	Indenture and Indenture Supplement Date	Terms Document Date	Compliance Period	Lead Underwriter
	MBNAseries Class B (2001-1)	May 24, 2001	May 24, 2001	May 24, 2001 - June 30, 2001	Lehman Brothers
	MBNAseries Class C (2001-1)	May 24, 2001	May 24, 2001	May 24, 2001 - June 30, 2001	Lehman Brothers
	MBNAseries Class A (2001-1)	May 24, 2001	May 31, 2001	May 31, 2001 - June 30, 2001	Lehman Brothers

Attachment A (continued)

Legend:

- (a) PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 5.02(a) and 9(c) and (d)
- (b) PSA Supplement Sections 3(c), 4.05 through 4.11, 4.13, 5.02(a) and 10(c) and (d)
- (c) PSA Supplement Sections 3(b), 4.05 through 4.09, 4.11 through 4.14, 4.16(a), 4.17(a), 4.20(a) and (g), 4.21(a), 5.02(a) and 9(c) and (d)
- (d) PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.18(a) and (c), 5.02(a) and 9(c) and (d)
- (e) PSA Supplement Sections 3(b), 4.05 through 4.13, 5.02 and 10(c) and (d)
- (f) PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a) and 9(c) and (d)
- (g) PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a) and 10(c) and (d)
- (h) PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.16(a), 4.19(a) and (g), 4.20(a), 5.02(a) and 9(c) and (d)
- (i) PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 5.03(a) and 9(c) and (d)
- (j) PSA Supplement Sections 3(b), 4.05 through 4.13, 5.02(a) and 10(c) and (d)
- (k) PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.16(a), 4.18, 4.19(a) and (g), 4.20(a), 5.02(a) and 9(c) and (d)
- (l) PSA Supplement Sections 3(b), 4.05 through 4.13, 4.14(a), 4.15(a), 4.16(a), 4.18, 4.19(a), 5.02(a) and 9(c) and (d)
- (m) PSA Supplement Sections 3(b), 4.05 through 4.07, 4.09, 5.02 and 7(c)

- (1) Applicable Series was privately placed; therefore the identity of the Purchaser is not disclosed herein.
- (2) Series 2001-D is the primary asset of the MBNA Credit Card Master Note Trust and represents an undivided interest in the MBNA Credit Card Master Note Trust. Such series does not have an Underwriter/Purchaser, nor an Underwriting/Subscription/Purchasing Agreement associated with it.

August 15, 2001

In connection with your attestation engagements relating to our assertions on (1) the effectiveness of controls over the functions performed as servicer of MBNA's credit card and consumer loan trusts listed in Appendix I (the "Trusts") as of June 30, 2001, and (2) compliance by MBNA with the covenants and conditions of certain sections, as specified in Appendix I, of each Trusts' applicable Pooling and Servicing Agreement, Pooling and Servicing Agreement Supplements, the Indenture and the MBNA Series Indenture Supplement (together the "Agreements"), and in connection with your agreed upon procedures engagements relating to the amounts in the "mathematical calculations" set forth in the monthly certificates or settlement reports prepared by MBNA pursuant to subsections 3.04(b) of the Pooling and Servicing Agreements, as applicable, for the periods specified in Appendix I, as well as (b) the amounts set forth in the monthly exhibits of the MBNA Credit Card Master Note Trust prepared by MBNA pursuant to subsections 907 and 908 of the Indenture for the period May 24, 2001 through June 30, 2001, we recognize that obtaining representations from us concerning the information contained in this letter is a significant procedure in enabling you to form an opinion about whether our assertions are fairly stated in all material respects and in performing the specific agreed upon procedures. Accordingly, we make the following representations with respect to these engagements which are true to our knowledge.

Controls Over the Functions Performed as Servicer of the Trusts

We acknowledge that, as members of management, we are responsible for establishing and maintaining effective controls over the functions performed as servicer of the Trusts that provide reasonable assurance to management and the board of directors that Trust assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization in conformity with the Agreements and are recorded properly to permit the preparation of required financial reports.

Management has determined that the objectives of our controls with respect to servicing and reporting of sold loans are to provide reasonable, but not absolute assurance that:

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August 15, 2001
Page 2

- o Funds collected are remitted to the Trustee in accordance with the Agreements.
- o Trust assets are segregated from those retained by MBNA in accordance with the Agreements.
- o Expenses incurred by the Trusts are calculated and remitted in accordance with the Agreements.
- o The additions of accounts to the Trusts are authorized in accordance with the Agreements.
- o The removals of accounts from the Trusts are authorized in accordance with the Agreements.
- o Trust assets amortizing out of the Trusts are calculated in accordance with the Agreements.
- o Monthly Trust reports generated in the form of "Exhibits" and provided to the Trustee are reviewed by a Vice President or above prior to distribution.
- o Monthly Trust reports generated in the form of "Exhibits" contains all information required by the Agreements.

Management has performed an assessment of MBNA's controls over the functions performed as servicer of the Trusts in relation to these criteria. Based upon this assessment, we believe that, as of June 30, 2001, the controls over the functions performed as servicer of the Trusts are effective in providing reasonable assurance that Trust assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization in conformity with the Agreements between MBNA and the applicable Trustee and are recorded properly to permit the preparation of the required financial reports.

The criteria against which we measured our assertion, as specified above, are sufficiently clear and comprehensive for a knowledgeable user of the report to be able to understand them.

We are not aware of any material instances of fraud or any other instances of fraud that, although not material, involve management or other employees who have a significant role in the controls over the functions performed as servicer of the Trusts.

Ernst & Young LLP
August 15, 2001
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To our knowledge there are no significant deficiencies in the design or operation of the controls that could adversely affect MBNA's ability to safeguard Trust assets against loss, execute transactions in accordance with management's authority in conformity with the applicable Agreements and prepare the required financial reports.

We have made available to you all minutes (or summaries when minutes are not available) of meetings of the board of directors of MBNA America Bank N.A., and its committees.

We have made available to you all reports of examination from regulatory agencies. To our knowledge there were no situations of non-compliance with or deficiencies in controls communicated by any regulatory agencies which would preclude achievement of any of the criteria noted above.

No matters or occurrences, including those which may be communicated by regulatory agencies, have come to our attention up to the date of this letter that might significantly change or affect the controls over the functions performed as servicer of the Trusts, including any corrective actions taken (or that may be taken) by management regarding significant deficiencies.

Compliance with Covenants and Conditions of the Agreements

We acknowledge that we are responsible for complying with the covenants and conditions of the Agreements. We are also responsible for establishing and maintaining an effective internal control over compliance with the covenants and conditions of the Agreements. We have performed an evaluation of MBNA's compliance with the relevant covenants and conditions of the Agreements identified in Appendix I for each of the Agreements, for the periods specified in Appendix I. Our evaluation assumed the accuracy of reports prepared by MBNA's bank card processor and did not extend to the relevant aspects of MBNA's compliance that are the responsibility of the bank card processor. Our evaluation indicated that MBNA was in material compliance with the relevant covenants and conditions of the Agreements identified in Appendix I for each of the Agreements during the periods specified in Appendix I. No instances of material non-compliance were noted.

We have made available to your representatives all documentation related to compliance with the specified requirements of the Agreements.

We have received no communications from internal auditors or other parties concerning possible non-compliance with the covenants and conditions of the Agreements including communications received between June 30, 2001 and the date of this letter.

To our knowledge there have been no instances of non-compliance between June 30, 2001 and the date of this letter. To our knowledge, no events or transactions have occurred since June 30, 2001 or are pending that would have an effect on the compliance with the covenants and conditions of the Agreements identified in Appendix I at that date or for the periods specified in Appendix I.

Ernst & Young LLP
August 15, 2001
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We are not aware of any instances of fraud involving management or employees who have significant roles in internal control over compliance, or other employees, with the covenants and conditions of the Agreements identified in Appendix I.

Agreed Upon Procedures Applied to Monthly Certificates or Settlement Reports

We acknowledge that, as members of management, we are responsible for preparing the monthly certificates pursuant to the applicable sections of the Agreements.

We have made available to your representatives all documentation related to the monthly certificates for the periods specified in Appendix I.

We understand that your examinations were made, and your agreed upon procedures engagement was conducted, in accordance with standards established by the American Institute of Certified Public Accountants and were therefore, designed primarily for the purpose of expressing opinions on whether our assertions regarding (1) the effectiveness of the controls over the functions performed as servicer of the Trusts and (2) our compliance with the covenants and conditions of certain sections of the Agreements were fairly stated, in all material respects, based on the specified criteria. We further understand that your tests of our records and other procedures were limited to those that you considered necessary for that purpose. We understand that an agreed upon procedures engagement is substantially less in scope than an examination, the objective of which is the expression of an opinion on the amounts in the "mathematical calculations" set forth in the monthly certificates. We also understand that the sufficiency of the procedures performed in your agreed upon procedures engagement is solely the responsibility of the specified users of the report.

Ernst & Young LLP
August 15, 2001
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MBNA America Bank, N.A. by:

/s/ M. Scot Kaufman
M. Scot Kaufman
Executive Vice Chairman

/s/ Kenneth A. Vecchione
Kenneth A. Vecchione
Vice Chairman and Chief Financial Officer

/s/ Thomas D. Wren
Thomas D. Wren
Senior Executive Vice President and
Treasurer

/s/ Victor P. Manning
Victor P. Manning
Senior Executive Vice President and
Chief Accounting Officer

/s/ Douglas O. Hart
Douglas O. Hart
Senior Executive Vice President

Report of Management on Credit Card and Consumer Loan Trust Internal Control
and Pooling and Servicing Agreement/Indenture Compliance

Trust Internal Control

MBNA America Bank, N.A., ("MBNA" or the "Company"), a wholly owned subsidiary of MBNA Corporation is responsible for establishing and maintaining effective controls over the functions performed as servicer of MBNA's credit card and consumer loan trusts, listed in Appendix I (the "Trusts" or individually "Trust"). These controls are designed to provide reasonable assurance to the Company's management and board of directors that Trust assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization in conformity with the applicable Pooling and Servicing Agreements, Pooling and Servicing Agreement Supplements, Indenture and MBNAseries Indenture Supplement (together the "Agreements") as specified in Appendix I, between MBNA as Seller/Transferor and Servicer and the applicable Trustee (specific Agreements and Trustees are listed in Appendix I) and are recorded properly to permit the preparation of the required financial reports.

There are inherent limitations in any control including the possibility of human error and circumvention or overriding of the control. Accordingly, even effective controls can provide only reasonable assurance with respect to the achievement of any objectives of controls. Further, because of changes in conditions, the effectiveness of controls may vary over time.

The Company has determined that the objectives of controls with respect to servicing and reporting of sold loans are to provide reasonable, but not absolute assurance that:

- o Funds collected are remitted to the Trustee in accordance with the Agreements.
- o Trust assets are segregated from those retained by MBNA in accordance with the Agreements.
- o Expenses incurred by the Trusts are calculated and remitted in accordance with the Agreements.
- o The additions of accounts to the Trusts are authorized in accordance with the Agreements.
- o The removals of accounts from the Trusts are authorized in accordance with the Agreements.

August 15, 2001
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Trust Internal Control (continued)

- o Trust assets amortizing out of the Trusts are calculated in accordance with the Agreements.
- o Monthly Trust reports generated in the form of "Exhibits" and provided to the Trustee are reviewed by a Vice President or above prior to distribution.
- o Monthly Trust reports generated in the form of "Exhibits" contain all information required by the Agreements.

The Company has assessed its controls over the functions performed as servicer of the Trusts in relation to these criteria. Based upon this assessment, the Company believes that, as of June 30, 2001, its controls over the functions performed as servicer of the Trusts are effective in providing reasonable assurance that Trust assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization in conformity with the Agreements between MBNA and the applicable Trustees and are recorded properly to permit the preparation of the required financial reports.

Pooling and Servicing Agreement Compliance

The Company is responsible for complying with the covenants and conditions of the Agreements listed in Appendix I to this report. The Company assessed its compliance with the relevant covenants and conditions identified in Appendix I for each of the Agreements. Based upon this assessment, MBNA was in material compliance with the relevant covenants and conditions of the Agreements identified in Appendix I for each of the Agreements during the periods specified in Appendix I. In addition, the Company did not identify any instances of material non-compliance in performing the assessment.

MBNA America Bank, N.A. by:

/s/ M. Scot Kaufman
M. Scot Kaufman
Executive Vice Chairman

/s/ Kenneth A. Vecchione
Kenneth A. Vecchione
Vice Chairman and Chief Financial Officer

/s/ Thomas D. Wren
Thomas D. Wren
Senior Executive Vice President and
Treasurer

/s/ Victor P. Manning
Victor P. Manning
Senior Executive Vice President and
Chief Accounting Officer

/s/ Douglas O. Hart
Douglas O. Hart
Senior Executive Vice President

PSA COVENANTS	TRUST	TRUSTEE	PSA	PSA	SERVICING	AND
			DATE	SUPPL.	COMPLIANCE	

CONDITIONS						

MBNA Master Credit Card Trust II Series 1994-C			Bank of New York	8/4/94*	10/26/94*	
7/1/00 - 6/30/01 (a)						
MBNA Master Credit Card Trust II Series 1994-E			Bank of New York	8/4/94*	12/15/94*	
7/1/00 - 6/30/01 (b)						
MBNA Master Credit Card Trust II Series 1995-A			Bank of New York	8/4/94*	3/22/95*	
7/1/00 - 6/30/01 (a)						
MBNA Master Credit Card Trust II Series 1995-C			Bank of New York	8/4/94*	6/29/95*	
7/1/00 - 6/30/01 (c)						
MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D			BANK OF NEW YORK	8/4/94*	6/29/95*	
7/1/00 - 7/17/00 (C)						
MBNA Master Credit Card Trust II Series 1995-E			Bank of New York	8/4/94*	8/2/95*	
7/1/00 - 6/30/01 (a)						
MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F			BANK OF NEW YORK	8/4/94*	8/30/95*	
7/1/00 - 9/15/00 (D)						
MBNA Master Credit Card Trust II Series 1995-G			Bank of New York	8/4/94*	9/27/95*	
7/1/00 - 6/30/01 (a)						
MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I			BANK OF NEW YORK	8/4/94*	10/26/95*	
7/1/00 - 11/15/00 (A)						
MBNA Master Credit Card Trust II Series 1995-J			Bank of New York	8/4/94*	11/21/95*	
7/1/00 - 6/30/01 (a)						
MBNA Master Credit Card Trust II Series 1996-A			Bank of New York	8/4/94*	2/28/96*	
7/1/00 - 6/30/01 (a)						
MBNA Master Credit Card Trust II Series 1996-B			Bank of New York	8/4/94*	3/26/96	
7/1/00 - 6/30/01 (a)						
MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C			BANK OF NEW YORK	8/4/94*	3/27/96	
7/1/00 - 4/16/01 (A)						
MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D			BANK OF NEW YORK	8/4/94*	5/1/96	
7/1/00 - 5/15/01 (A)						
MBNA Master Credit Card Trust II Series 1996-E			Bank of New York	8/4/94*	5/21/96	
7/1/00 - 6/30/01 (a)						
MBNA Master Credit Card Trust II Series 1996-F			Bank of New York	8/4/94*	6/25/96*	
7/1/00 - 6/30/01 (e)						
MBNA Master Credit Card Trust II Series 1996-G			Bank of New York	8/4/94*	7/17/96	
7/1/00 - 6/30/01 (a)						
MBNA Master Credit Card Trust II Series 1996-H			Bank of New York	8/4/94*	8/14/96	
7/1/00 - 6/30/01 (f)						
MBNA Master Credit Card Trust II Series 1996-I			Bank of New York	8/4/94*	9/25/96	
7/1/00 - 6/30/01 (g)						
MBNA Master Credit Card Trust II Series 1996-J			Bank of New York	8/4/94*	9/19/96	
7/1/00 - 6/30/01 (a)						
MBNA Master Credit Card Trust II Series 1996-K			Bank of New York	8/4/94*	10/24/96	
7/1/00 - 6/30/01 (a)						
MBNA Master Credit Card Trust II Series 1996-M			Bank of New York	8/4/94*	11/26/96	
7/1/00 - 6/30/01 (f)						
MBNA Master Credit Card Trust II Series 1997-B			Bank of New York	8/4/94*	2/27/97	
7/1/00 - 6/30/01 (a)						
MBNA Master Credit Card Trust II Series 1997-C			Bank of New York	8/4/94*	3/26/97	
7/1/00 - 6/30/01 (a)						
MBNA Master Credit Card Trust II Series 1997-D			Bank of New York	8/4/94*	5/22/97	
7/1/00 - 6/30/01 (g)						
MBNA Master Credit Card Trust II Series 1997-E			Bank of New York	8/4/94*	5/8/97	
7/1/00 - 6/30/01 (f)						
MBNA Master Credit Card Trust II Series 1997-F			Bank of New York	8/4/94*	6/18/97	
7/1/00 - 6/30/01 (h)						
MBNA Master Credit Card Trust II Series 1997-G			Bank of New York	8/4/94*	6/18/97	
7/1/00 - 6/30/01 (a)						
MBNA Master Credit Card Trust II Series 1997-H			Bank of New York	8/4/94*	8/6/97	
7/1/00 - 6/30/01 (g)						
MBNA Master Credit Card Trust II Series 1997-I			Bank of New York	8/4/94*	8/26/97	
7/1/00 - 6/30/01 (h)						
MBNA Master Credit Card Trust II Series 1997-J			Bank of New York	8/4/94*	9/10/97	
7/1/00 - 6/30/01 (a)						
MBNA Master Consumer Loan Trust Series 1997-1			Bankers Trust Company		9/24/97*	
9/24/97 7/1/00 - 6/30/01			(k)			
MBNA Master Credit Card Trust II Series 1997-K			Bank of New York	8/4/94*	10/22/97	
7/1/00 - 6/30/01 (a)						
MBNA Master Credit Card Trust II Series 1997-L			Bank of New York	8/4/94*	11/13/97	
7/1/00 - 6/30/01 (g)						
MBNA Master Credit Card Trust II Series 1997-M			Bank of New York	8/4/94*	11/6/97	
7/1/00 - 6/30/01 (f)						
MBNA MASTER CREDIT CARD TRUST II SERIES 1997-N			BANK OF NEW YORK	8/4/94*	12/9/97	
7/1/00 - 11/15/00 (F)						
MBNA Master Credit Card Trust II Series 1997-O			Bank of New York	8/4/94*	12/23/97	
7/1/00 - 6/30/01 (a)						
MBNA Master Credit Card Trust II Series 1998-A			Bank of New York	8/4/94*	3/18/98	
7/1/00 - 6/30/01 (a)						

MBNA Master Credit Card Trust II Series 1998-B 7/1/00 - 6/30/01 (g)	Bank of New York	8/4/94*	4/14/98
MBNA Master Credit Card Trust II Series 1998-C 7/1/00 - 6/30/01 (a)	Bank of New York	8/4/94*	6/24/98
MBNA Master Credit Card Trust II Series 1998-D 7/1/00 - 6/30/01 (h)	Bank of New York	8/4/94*	7/30/98
MBNA Master Credit Card Trust II Series 1998-E 7/1/00 - 6/30/01 (f)	Bank of New York	8/4/94*	8/11/98
MBNA Master Credit Card Trust II Series 1998-F 7/1/00 - 6/30/01 (f)	Bank of New York	8/4/94*	8/26/98
MBNA Master Credit Card Trust II Series 1998-G 7/1/00 - 6/30/01 (a)	Bank of New York	8/4/94*	9/10/98

PSA COVENANTS	PSA	PSA SUPPL.	SERVICING COMPLIANCE
TRUST	TRUSTEE	DATE	DATE PERIOD AND CONDITIONS
MBNA MASTER CREDIT CARD TRUST II SERIES 1998-H 7/1/00 - 3/15/01 (E)	BANK OF NEW YORK	8/4/94*	9/29/98
MBNA Master Credit Card Trust II Series 1998-I 7/1/00 - 6/30/01 (a)	Bank of New York	8/4/94*	10/22/98
MBNA Master Credit Card Trust II Series 1998-J 7/1/00 - 6/30/01 (a)	Bank of New York	8/4/94*	10/29/98
MBNA Master Credit Card Trust II Series 1998-K 7/1/00 - 6/30/01 (a)	Bank of New York	8/4/94*	11/24/98
MBNA MASTER CREDIT CARD TRUST II SERIES 1998-L 7/1/00 - 3/15/01 (E)	BANK OF NEW YORK	8/4/94*	12/22/98
MBNA Master Credit Card Trust II Series 1999-A 7/1/00 - 6/30/01 (a)	Bank of New York	8/4/94*	3/25/99
MBNA Master Credit Card Trust II Series 1999-B 7/1/00 - 6/30/01 (h)	Bank of New York	8/4/94*	3/26/99
MBNA Master Credit Card Trust II Series 1999-C 7/1/00 - 6/30/01 (g)	Bank of New York	8/4/94*	5/18/99
MBNA Master Credit Card Trust II Series 1999-D 7/1/00 - 6/30/01 (a)	Bank of New York	8/4/94*	6/3/99
MBNA Master Credit Card Trust II Series 1999-E 7/1/00 - 6/30/01 (a)	Bank of New York	8/4/94*	7/7/99
MBNA Master Credit Card Trust II Series 1999-F 7/1/00 - 6/30/01 (g)	Bank of New York	8/4/94*	8/3/99
MBNA Master Credit Card Trust II Series 1999-G 7/1/00 - 6/30/01 (h)	Bank of New York	8/4/94*	7/29/99
MBNA Master Credit Card Trust II Series 1999-H 7/1/00 - 6/30/01 (f)	Bank of New York	8/4/94*	8/18/99
MBNA Master Credit Card Trust II Series 1999-I 7/1/00 - 6/30/01 (h)	Bank of New York	8/4/94*	9/8/99
MBNA Master Credit Card Trust II Series 1999-J 7/1/00 - 6/30/01 (h)	Bank of New York	8/4/94*	9/23/99
MBNA Master Credit Card Trust II Series 1999-K 7/1/00 - 6/30/01 (i)	Bank of New York	8/4/94*	10/27/99
MBNA Master Credit Card Trust II Series 1999-L 7/1/00 - 6/30/01 (a)	Bank of New York	8/4/94*	11/5/99
MBNA Master Credit Card Trust II Series 1999-M 7/1/00 - 6/30/01 (h)	Bank of New York	8/4/94*	12/1/99
MBNA Master Credit Card Trust II Series 2000-A 7/1/00 - 6/30/01 (h)	Bank of New York	8/4/94*	3/8/00
MBNA Master Credit Card Trust II Series 2000-B 7/1/00 - 6/30/01 (a)	Bank of New York	8/4/94*	3/28/00
MBNA Master Credit Card Trust II Series 2000-Z 7/1/00 - 6/30/01 (j)	Bank of New York	8/4/94*	3/30/00
MBNA Master Credit Card Trust II Series 2000-C 7/1/00 - 6/30/01 (a)	Bank of New York	8/4/94*	4/13/00
MBNA Master Credit Card Trust II Series 2000-D 7/1/00 - 6/30/01 (a)	Bank of New York	8/4/94*	5/11/00
MBNA Master Credit Card Trust II Series 2000-E 7/1/00 - 6/30/01 (h)	Bank of New York	8/4/94*	6/1/00
MBNA Master Credit Card Trust II Series 2000-F 7/1/00 - 6/30/01 (f)	Bank of New York	8/4/94*	6/23/00
MBNA Master Consumer Loan Trust Series 2000-1 6/29/00 7/1/00 - 6/30/01 (L)	Bankers Trust Company		9/24/97*
MBNA MASTER CREDIT CARD TRUST II SERIES 2000-G 7/20/00 - 6/30/01 (F)	BANK OF NEW YORK	8/4/94*	7/20/00
MBNA MASTER CONSUMER LOAN TRUST SERIES 2000-2 7/26/00 7/26/00 - 6/30/01 (L)	BANKERS TRUST COMPANY		9/24/97*
MBNA MASTER CREDIT CARD TRUST II SERIES 2000-H 8/23/00 - 6/30/01 (F)	BANK OF NEW YORK	8/4/94*	8/23/00
MBNA MASTER CREDIT CARD TRUST II SERIES 2000-I 9/8/00 - 6/30/01 (M)	BANK OF NEW YORK	8/4/94*	9/8/00
MBNA TRIPLE A MASTER TRUST SERIES 2000-1 BANK OF NEW YORK (N)	8/4/94*	9/28/00	9/28/00 - 6/30/01
MBNA TRIPLE A MASTER TRUST SERIES 2000-2 BANK OF NEW YORK (N)	8/4/94*	9/28/00	9/28/00 - 6/30/01
MBNA MASTER CREDIT CARD TRUST II SERIES 2000-J 10/12/00 - 6/30/01 (O)	BANK OF NEW YORK	8/4/94*	10/12/00
MBNA MASTER CREDIT CARD TRUST II SERIES 2000-K 11/21/00 - 6/30/01 (F)	BANK OF NEW YORK	8/4/94*	11/21/00
MBNA MASTER CREDIT CARD TRUST II SERIES 2000-L 12/13/00 - 6/30/01 (M)	BANK OF NEW YORK	8/4/94*	12/13/00
MBNA MASTER CREDIT CARD TRUST II SERIES 2001-A 2/20/01 - 6/30/01 (A)	BANK OF NEW YORK	8/4/94*	2/20/01
MBNA MASTER CREDIT CARD TRUST II SERIES 2001-B 3/8/01 - 6/30/01 (A)	BANK OF NEW YORK	8/4/94*	3/8/01
MBNA MASTER CREDIT CARD TRUST II SERIES 2001-C 4/25/01 - 6/30/01 (G)	BANK OF NEW YORK	8/4/94*	4/25/01
MBNA MASTER CREDIT CARD TRUST II SERIES 2001-D 5/24/01 - 6/30/01 (P)	BANK OF NEW YORK	8/4/94*	5/24/01

* - Indicates agreement was amended

PSA and PSA Supplement Covenants and Conditions

- (a) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 5.02(a), 9(b), 9(c).
- (b) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 4.19(a), 4.19(b), 5.02(a), 9(b), 9(c).
- (c) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 5.02(a), 10(b), 10(c).
- (d) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 4.18(a), 4.18(b), 5.02(a), 9(b), 9(c).
- (e) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 5.02, 10(b), 10(c).
- (f) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a), 9(b), 9(c).

- (g) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a), 10(b), 10(c).
- (h) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 4.16(a), 4.19(a), 4.19(f), 4.20(a), 5.02(a), 9(b), 9(c).
- (i) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 5.03(a), 9(b), 9(c).
- (j) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 5.02(a), 10(b), 10(c).
- (k) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14, 4.15, 4.19(a), 4.19(b), 5.01, 5.02(a), 10(b), 10(d).
- (l) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14, 4.15, 4.16, 4.17, 4.19(a), 4.19(b), 5.01, 5.02(a), 10(b), 10(d).
- (m) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(c), 4.03(d).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 4.16(a), 4.18, 4.19(a) and (g), 4.20(a), 5.02(a), 9(c), 9(d).
- (n) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(c), 4.03(d).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 5.02, 10(c), 10(d).
- (o) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(c), 4.03(d).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 4.16(a), 4.18, 4.19(a), 5.02(a), 9(c), 9(d).
- (p) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(c), 4.03(d).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.09, 5.02, 7(c).

Report of Independent Accountants
on Applying Agreed-Upon Procedures

MBNA America Bank, N.A.
1100 North King Street
Wilmington, Delaware 19801

and

The Bank of New York
101 Barclay Street
New York, New York 10286

MBNA Master Credit Card Trust II

We have performed the procedures enumerated below, which were agreed to by MBNA America Bank, N.A. ("MBNA") and The Bank of New York, solely to assist you with respect to the amounts in the "mathematical calculations" set forth in the monthly certificates for each series (as specified in Attachment A) in the MBNA Master Credit Card Trust II ("Trust"), prepared by MBNA pursuant to subsection 3.04(b) of the Pooling and Servicing Agreement dated as of August 4, 1994, as amended ("Agreement") between MBNA and The Bank of New York, during the periods specified in Attachment A. This engagement to apply agreed-upon procedures was performed in accordance with standards established by the American Institute of Certified Public Accountants. The sufficiency of the procedures is solely the responsibility of MBNA and The Bank of New York. Consequently, we make no representation regarding the sufficiency of the procedures described below either for the purpose for which this report has been requested or for any other purpose.

Our procedures were as follows: We compared the amounts in the "mathematical calculations" set forth in the monthly certificates for each series in the Trust, for the months specified in Attachment A, prepared by MBNA pursuant to subsection 3.04(b) of the Agreement with reports prepared by MBNA's bank card processor or MBNA, which were the source of such amounts.

As a result of the procedures performed we noted that in all instances the amounts in the "mathematical calculations" set forth in the monthly certificates for each series in the Trust, for the months specified in Attachment A, were in agreement with reports prepared by MBNA's bank card processor or MBNA.

We were not engaged to, and did not, perform an audit, the objective of which would be the expression of an opinion on the amounts in the "mathematical calculations" set forth in the monthly certificates for each series in the Trust, prepared by MBNA pursuant to subsection 3.04(b) of the Agreement or on the reports prepared by MBNA's bank card processor or MBNA. Accordingly, we do not express such an opinion. Had we performed additional procedures, other matters might have come to our attention that would have been reported to you.

This report is intended solely for the use of the specified users listed above and should not be used by those who have not agreed to the procedures and taken responsibility for the sufficiency of the procedures for their purposes.

[GRAPHIC OMITTED][GRAPHIC OMITTED]

August 15, 2001

Attachment A

Series	Pooling and Servicing Agreement Supplement Date	Monthly Certificates Tested
1994 - C	October 26, 1994, as amended	December 2000, February and June 2001
1994 - E	December 15, 1994, as amended	December 2000, February and June 2001
1995 - A	March 22, 1995, as amended	December 2000, February and June 2001
1995 - C	June 29, 1995, as amended	December 2000, February and June 2001
1995 - E	August 2, 1995, as amended	December 2000, February and June 2001
1995 - G	September 27, 1995, as amended	December 2000, February and June 2001
1995 - J	November 21, 1995, as amended	December 2000, February and June 2001
1996 - A	February 28, 1996, as amended	December 2000, February and June 2001
1996 - B	March 26, 1996	December 2000, February and June 2001
1996 - C(a)	March 27, 1996	December 2000 and February 2001
1996 - D(b)	May 1, 1996	December 2000 and February 2001
1996 - E	May 21, 1996	December 2000, February and June 2001
1996 - F	June 25, 1996, as amended	December 2000, February and June 2001
1996 - G	July 17, 1996	December 2000, February and June 2001
1996 - H	August 14, 1996	December 2000, February and June 2001
1996 - I	September 25, 1996	December 2000, February and June 2001
1996 - J	September 19, 1996	December 2000, February and June 2001

1996 - K	October 24, 1996	December 2000, February and June 2001
1996 - M	November 26, 1996	December 2000, February and June 2001

Attachment A (continued)

Series	Pooling and Servicing Agreement Supplement Date	Monthly Certificates Tested
1997 - B	February 27, 1997	December 2000, February and June 2001
1997 - C	March 26, 1997	December 2000, February and June 2001
1997 - D	May 22, 1997	December 2000, February and June 2001
1997 - E	May 8, 1997	December 2000, February and June 2001
1997 - F	June 18, 1997	December 2000, February and June 2001
1997 - G	June 18, 1997	December 2000, February and June 2001
1997 - H	August 6, 1997	December 2000, February and June 2001
1997 - I	August 26, 1997	December 2000, February and June 2001
1997 - J	September 10, 1997	December 2000, February and June 2001
1997 - K	October 22, 1997	December 2000, February and June 2001
1997 - L	November 13, 1997	December 2000, February and June 2001
1997 - M	November 6, 1997	December 2000, February and June 2001
1997 - O	December 23, 1997	December 2000, February and June 2001
1998 - A	March 18, 1998	December 2000, February and June 2001
1998 - B	April 14, 1998	December 2000, February and June 2001
1998 - C	June 24, 1998	December 2000, February and June 2001
1998 - D	July 30, 1998	December 2000, February and June 2001
1998 - E	August 11, 1998	December 2000, February and June 2001
1998 - F	August 26, 1998	December 2000, February and June 2001
1998 - G	September 10, 1998	December 2000, February and June 2001
1998 - H(c)	September 29, 1998	December 2000 and February 2001

Attachment A (continued)

Series	Pooling and Servicing Agreement Supplement Date	Monthly Certificates Tested
1998 - I	October 22, 1998	December 2000, February and June 2001
1998 - J	October 29, 1998	December 2000, February and June 2001
1998 - K	November 24, 1998	December 2000, February and June 2001
1998 - L(d)	December 22, 1998	December 2000 and February 2001
1999 - A	March 25, 1999	December 2000, February and June 2001
1999 - B	March 26, 1999	December 2000, February and June 2001
1999 - C	May 18, 1999	December 2000, February and June 2001
1999 - D	June 3, 1999	December 2000, February and June 2001
1999 - E	July 7, 1999	December 2000, February and June 2001
1999 - F	August 3, 1999	December 2000, February and June 2001
1999 - G	July 29, 1999	December 2000, February and June 2001
1999 - H	August 18, 1999	December 2000, February and June 2001
1999 - I	September 8, 1999	December 2000, February and June 2001
1999 - J	September 23, 1999	December 2000, February and June 2001
1999 - K	October 27, 1999	December 2000, February and June 2001
1999 - L	November 5, 1999	December 2000, February and June 2001
1999 - M	December 1, 1999	December 2000, February and June 2001
2000 - A	March 8, 2000	December 2000, February and June 2001
2000 - B	March 28, 2000	December 2000, February and June 2001
2000 - C	April 13, 2000	December 2000, February and June 2001
2000 - D	May 11, 2000	December 2000, February and June 2001

Attachment A (continued)

Series	Pooling and Servicing Agreement Supplement Date	Monthly Certificates Tested
2000 - E	June 1, 2000	December 2000, February and June 2001
2000 - F	June 23, 2000	December 2000, February and June 2001
2000 - G	July 20, 2000	December 2000, February and June 2001
2000 - H	August 23, 2000	December 2000, February and June 2001
2000 - I	September 8, 2000	December 2000, February and June 2001
2000 - J	October 12, 2000	December 2000, February and June 2001
2000 - K	November 21, 2000	December 2000, February and June 2001
2000 - L(e)	December 13, 2000	February and June 2001
2000 - Z	March 30, 2000	December 2000, February and June 2001
2001 - A(f)	February 20, 2001	June 2001
2001 - B(g)	March 8, 2001	June 2001
2001 - C(h)	April 25, 2001	June 2001
2001 - D(i)	May 24, 2001	June 2001

- (a) The last reporting period for 1996-C was March 2001
- (b) The last reporting period for 1996-D was April 2001.
- (c) The last reporting period for 1998-H was February 2001.
- (d) The last reporting period for 1998-L was February 2001.
- (e) The first reporting period for 2000-L was January 2001.
- (f) The first reporting period for 2001-A was March 2001.
- (g) The first reporting period for 2001-B was April 2001.
- (h) The first reporting period for 2001-C was May 2001.
- (i) The first reporting period for 2001-D was June 2001.

Report of Independent Accountants

MBNA America Bank, N.A.
1100 North King Street
Wilmington, Delaware 19801

and

The Bank of New York
101 Barclay Street
New York, New York 10286

MBNA Master Credit Card Trust II

We have examined management's assertion that MBNA America Bank, N.A.'s ("MBNA"), a wholly owned subsidiary of MBNA Corporation, controls over the functions performed as servicer of the MBNA Master Credit Card Trust II (the "Master Trust"), including all Series of the Master Trust, as well as all MBNA Series Notes issued from the MBNA Master Credit Card Note Trust (the "Note Trust", together with the Master Trust, the "Trust") as specified in Attachment A, are effective, as of June 30, 2001, in providing reasonable assurance that (a) Trust assets are safeguarded against loss from unauthorized use or disposition, (b) transactions are executed in accordance with management's authorization in conformity with the MBNA Master Credit Card Trust II Pooling and Servicing Agreement dated as of August 4, 1994, as amended (the "PSA"), the applicable Pooling and Servicing Agreement Supplement for each Series (the "PSA Supplements"), the MBNA Credit Card Master Note Trust Indenture dated as of May 24 ("Indenture"), and the MBNA Series Indenture Supplement dated as of May 24, 2000 ("Indenture Supplement", together with the PSA, PSA Supplements and Indenture, the "Agreements") as specified in Attachment A, and (c) transactions are recorded properly to permit the preparation of the required financial reports. This assertion is included in the accompanying report by management titled, "Report of Management on Credit Card and Consumer Loan Trust Internal Control and Pooling and Servicing Agreement/Indenture Compliance" (the "Report"). Management is responsible for MBNA's controls over the functions performed as servicer of the Trust. Our responsibility is to express an opinion on management's assertion based on our examination.

Our examination was made in accordance with standards established by the American Institute of Certified Public Accountants and, accordingly, included obtaining an understanding of the controls over the functions performed by MBNA as servicer of the Trust, testing and evaluating the design and operating effectiveness of those controls, and such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion.

Because of inherent limitations in any control, errors or fraud may occur and not be detected. Also, projections of any evaluation of the controls over the functions performed by MBNA as servicer of the Trust to future periods are subject to the risk that the controls may become inadequate because of changes in conditions, or that the degree of compliance with the controls may deteriorate.

In our opinion, management's assertion, that it believes that MBNA's controls over the functions performed as servicer of the Trust are effective, as of June 30, 2001, in providing reasonable assurance that Trust assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization in conformity with the Agreements and are recorded properly to permit the preparation of the required financial reports, is fairly stated, in all material respects, based upon the following criteria specified in the Report:

- o The controls provide reasonable assurance that funds collected are remitted to the Trustee in accordance with the Agreements.
- o The controls provide reasonable assurance that Trust assets are segregated from those retained by MBNA in accordance with the Agreements.
- o The controls provide reasonable assurance that expenses incurred by the Trust are calculated and remitted in accordance with the Agreements.
- o The controls provide reasonable assurance that the additions of accounts to the Trust are authorized in accordance with the Agreements.
- o The controls provide reasonable assurance that the removals of accounts from the Trust are authorized in accordance with the Agreements.
- o The controls provide reasonable assurance that Trust assets amortizing out of the Trust are calculated in accordance with the Agreements.
- o The controls provide reasonable assurance that monthly Trust reports generated in the form of "Exhibits" and provided to the Trustee are reviewed by a Vice President or above prior to distribution.
- o The controls provide reasonable assurance that monthly Master Trust reports generated in the form of "Exhibits" contain all required information per section 5.02 of the PSA.
- o The controls provide reasonable assurance that monthly Note Trust reports generated in the form of "Exhibits" pursuant to sections 907 and 908 of the Indenture contain all required information.

This report is intended solely for the information and use of the management of MBNA and The Bank of New York, as Trustee of the Master Trust and Indenture Trustee of the Note Trust, and is not intended and should not be used by anyone other than these specified parties and anyone who is authorized to receive such information as specified in the Agreements or in the applicable Series' or MBNA Series Notes' Underwriting/Subscription/Purchase Agreement, as specified in Attachment A. However, this report is a matter of public record as a result of being included as an exhibit to the annual reports on Form 10-K prepared by MBNA and filed with the Securities and Exchange Commission on behalf of both the MBNA Master Credit Card Trust II and the MBNA Credit Card Master Note Trust and its distribution is not limited.

August 15, 2001

Report of Management on Credit Card and Consumer Loan Trust Internal Control and Pooling and Servicing Agreement/Indenture Compliance

Trust Internal Control

MBNA America Bank, N.A., ("MBNA" or the "Company"), a wholly owned subsidiary of MBNA Corporation is responsible for establishing and maintaining effective controls over the functions performed as servicer of MBNA's credit card and consumer loan trusts, listed in Appendix I (the "Trusts" or individually "Trust").

There are inherent limitations in any control including the possibility of human error and circumvention or overriding of the control. Accordingly, even effective controls can provide only reasonable assurance with respect to the achievement of any objectives of controls.

The Company has determined that the objectives of controls with respect to servicing and reporting of sold loans are to provide reasonable, but not absolute assurance that:

- Funds collected are remitted to the Trustee in accordance with the Agreements.
Trust assets are segregated from those retained by MBNA in accordance with the Agreements.
Expenses incurred by the Trusts are calculated and remitted in accordance with the Agreements.
The additions of accounts to the Trusts are authorized in accordance with the Agreements.
The removals of accounts from the Trusts are authorized in accordance with the Agreements.

August 15, 2001
Page 2

Trust Internal Control (continued)

- Trust assets amortizing out of the Trusts are calculated in accordance with the Agreements.
Monthly Trust reports generated in the form of "Exhibits" and provided to the Trustee are reviewed by a Vice President or above prior to distribution.
Monthly Trust reports generated in the form of "Exhibits" contain all information required by the Agreements.

The Company has assessed its controls over the functions performed as servicer of the Trusts in relation to these criteria. Based upon this assessment, the Company believes that, as of June 30, 2001, its controls over the functions performed as servicer of the Trusts are effective in providing reasonable assurance that Trust assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization in conformity with the Agreements between MBNA and the applicable Trustees and are recorded properly to permit the preparation of the required financial reports.

Pooling and Servicing Agreement Compliance

The Company is responsible for complying with the covenants and conditions of the Agreements listed in Appendix I to this report. The Company assessed its compliance with the relevant covenants and conditions identified in Appendix I for each of the Agreements. Based upon this assessment, MBNA was in material compliance with the relevant covenants and conditions of the Agreements identified in Appendix I for each of the Agreements during the periods specified in Appendix I. In addition, the Company did not identify any instances of material non-compliance in performing the assessment.

August 15, 2001
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MBNA America Bank, N.A. by:

/s/ M. Scot Kaufman
M. Scot Kaufman
Executive Vice Chairman

/s/ Kenneth A. Vecchione
Kenneth A. Vecchione
Vice Chairman and Chief Financial Officer

/s/ Thomas D. Wren
Thomas D. Wren
Senior Executive Vice President and Treasurer

/s/ Victor P. Manning
Victor P. Manning
Senior Executive Vice President and Chief Accounting Officer

/s/ Douglas O. Hart
Douglas O. Hart
Senior Executive Vice President

Table with columns: PSA COVENANTS, TRUST, TRUSTEE, PSA DATE, PSA SUPPL. DATE, SERVICING PERIOD, COMPLIANCE AND CONDITIONS. Rows include MBNA Master Credit Card Trust II Series 1994-C, 1994-E, 1995-A, 1995-C, 1995-D, and 1995-E.

7/1/00 - 6/30/01	(a)	MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F	BANK OF NEW YORK	8/4/94*	8/30/95*	
7/1/00 - 9/15/00	(D)	MBNA Master Credit Card Trust II Series 1995-G	Bank of New York	8/4/94*	9/27/95*	
7/1/00 - 6/30/01	(a)	MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I	BANK OF NEW YORK	8/4/94*	10/26/95*	
7/1/00 - 11/15/00	(A)	MBNA Master Credit Card Trust II Series 1995-J	Bank of New York	8/4/94*	11/21/95*	
7/1/00 - 6/30/01	(a)	MBNA Master Credit Card Trust II Series 1996-A	Bank of New York	8/4/94*	2/28/96*	
7/1/00 - 6/30/01	(a)	MBNA Master Credit Card Trust II Series 1996-B	Bank of New York	8/4/94*	3/26/96	
7/1/00 - 6/30/01	(a)	MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C	BANK OF NEW YORK	8/4/94*	3/27/96	
7/1/00 - 4/16/01	(A)	MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D	BANK OF NEW YORK	8/4/94*	5/1/96	
7/1/00 - 5/15/01	(A)	MBNA Master Credit Card Trust II Series 1996-E	Bank of New York	8/4/94*	5/21/96	
7/1/00 - 6/30/01	(a)	MBNA Master Credit Card Trust II Series 1996-F	Bank of New York	8/4/94*	6/25/96*	
7/1/00 - 6/30/01	(e)	MBNA Master Credit Card Trust II Series 1996-G	Bank of New York	8/4/94*	7/17/96	
7/1/00 - 6/30/01	(a)	MBNA Master Credit Card Trust II Series 1996-H	Bank of New York	8/4/94*	8/14/96	
7/1/00 - 6/30/01	(f)	MBNA Master Credit Card Trust II Series 1996-I	Bank of New York	8/4/94*	9/25/96	
7/1/00 - 6/30/01	(g)	MBNA Master Credit Card Trust II Series 1996-J	Bank of New York	8/4/94*	9/19/96	
7/1/00 - 6/30/01	(a)	MBNA Master Credit Card Trust II Series 1996-K	Bank of New York	8/4/94*	10/24/96	
7/1/00 - 6/30/01	(a)	MBNA Master Credit Card Trust II Series 1996-M	Bank of New York	8/4/94*	11/26/96	
7/1/00 - 6/30/01	(f)	MBNA Master Credit Card Trust II Series 1997-B	Bank of New York	8/4/94*	2/27/97	
7/1/00 - 6/30/01	(a)	MBNA Master Credit Card Trust II Series 1997-C	Bank of New York	8/4/94*	3/26/97	
7/1/00 - 6/30/01	(a)	MBNA Master Credit Card Trust II Series 1997-D	Bank of New York	8/4/94*	5/22/97	
7/1/00 - 6/30/01	(g)	MBNA Master Credit Card Trust II Series 1997-E	Bank of New York	8/4/94*	5/8/97	
7/1/00 - 6/30/01	(f)	MBNA Master Credit Card Trust II Series 1997-F	Bank of New York	8/4/94*	6/18/97	
7/1/00 - 6/30/01	(h)	MBNA Master Credit Card Trust II Series 1997-G	Bank of New York	8/4/94*	6/18/97	
7/1/00 - 6/30/01	(a)	MBNA Master Credit Card Trust II Series 1997-H	Bank of New York	8/4/94*	8/6/97	
7/1/00 - 6/30/01	(g)	MBNA Master Credit Card Trust II Series 1997-I	Bank of New York	8/4/94*	8/26/97	
7/1/00 - 6/30/01	(h)	MBNA Master Credit Card Trust II Series 1997-J	Bank of New York	8/4/94*	9/10/97	
7/1/00 - 6/30/01	(a)	MBNA Master Consumer Loan Trust Series 1997-L	Bankers Trust Company		9/24/97*	
9/24/97		7/1/00 - 6/30/01	(k)	Bank of New York	8/4/94*	10/22/97
7/1/00 - 6/30/01	(a)	MBNA Master Credit Card Trust II Series 1997-L	Bank of New York	8/4/94*	11/13/97	
7/1/00 - 6/30/01	(g)	MBNA Master Credit Card Trust II Series 1997-M	Bank of New York	8/4/94*	11/6/97	
7/1/00 - 6/30/01	(f)	MBNA MASTER CREDIT CARD TRUST II SERIES 1997-N	BANK OF NEW YORK	8/4/94*	12/9/97	
7/1/00 - 11/15/00	(F)	MBNA Master Credit Card Trust II Series 1997-O	Bank of New York	8/4/94*	12/23/97	
7/1/00 - 6/30/01	(a)	MBNA Master Credit Card Trust II Series 1998-A	Bank of New York	8/4/94*	3/18/98	
7/1/00 - 6/30/01	(a)	MBNA Master Credit Card Trust II Series 1998-B	Bank of New York	8/4/94*	4/14/98	
7/1/00 - 6/30/01	(g)	MBNA Master Credit Card Trust II Series 1998-C	Bank of New York	8/4/94*	6/24/98	
7/1/00 - 6/30/01	(a)	MBNA Master Credit Card Trust II Series 1998-D	Bank of New York	8/4/94*	7/30/98	
7/1/00 - 6/30/01	(h)	MBNA Master Credit Card Trust II Series 1998-E	Bank of New York	8/4/94*	8/11/98	
7/1/00 - 6/30/01	(f)	MBNA Master Credit Card Trust II Series 1998-F	Bank of New York	8/4/94*	8/26/98	
7/1/00 - 6/30/01	(f)	MBNA Master Credit Card Trust II Series 1998-G	Bank of New York	8/4/94*	9/10/98	
7/1/00 - 6/30/01	(a)					

PSA COVENANTS	TRUSTEE	DATE	PSA	PSA SUPPL.	SERVICING COMPLIANCE	AND CONDITIONS
MBNA MASTER CREDIT CARD TRUST II SERIES 1998-H			BANK OF NEW YORK	8/4/94*	9/29/98	
7/1/00 - 3/15/01	(E)		Bank of New York	8/4/94*	10/22/98	
MBNA Master Credit Card Trust II Series 1998-I			Bank of New York	8/4/94*	10/29/98	
7/1/00 - 6/30/01	(a)		Bank of New York	8/4/94*	11/24/98	
MBNA Master Credit Card Trust II Series 1998-K			BANK OF NEW YORK	8/4/94*	12/22/98	
7/1/00 - 3/15/01	(E)		Bank of New York	8/4/94*	3/25/99	
MBNA Master Credit Card Trust II Series 1999-A			Bank of New York	8/4/94*	3/26/99	
7/1/00 - 6/30/01	(a)		Bank of New York	8/4/94*	5/18/99	
MBNA Master Credit Card Trust II Series 1999-B			Bank of New York	8/4/94*	6/3/99	
7/1/00 - 6/30/01	(h)		Bank of New York	8/4/94*	7/7/99	
MBNA Master Credit Card Trust II Series 1999-C			Bank of New York	8/4/94*	8/3/99	
7/1/00 - 6/30/01	(g)		Bank of New York	8/4/94*	7/29/99	
MBNA Master Credit Card Trust II Series 1999-D			Bank of New York	8/4/94*	8/18/99	
7/1/00 - 6/30/01	(a)		Bank of New York	8/4/94*	9/8/99	
MBNA Master Credit Card Trust II Series 1999-E			Bank of New York	8/4/94*	9/23/99	
7/1/00 - 6/30/01	(a)		Bank of New York	8/4/94*	10/27/99	
MBNA Master Credit Card Trust II Series 1999-F			Bank of New York	8/4/94*	11/5/99	
7/1/00 - 6/30/01	(g)		Bank of New York	8/4/94*	12/1/99	
MBNA Master Credit Card Trust II Series 1999-G			Bank of New York	8/4/94*	3/8/00	
7/1/00 - 6/30/01	(h)		Bank of New York	8/4/94*	3/28/00	
MBNA Master Credit Card Trust II Series 1999-H			Bank of New York	8/4/94*	3/30/00	
7/1/00 - 6/30/01	(f)		Bank of New York	8/4/94*	4/13/00	
MBNA Master Credit Card Trust II Series 1999-I			Bank of New York	8/4/94*	5/11/00	
7/1/00 - 6/30/01	(h)					
MBNA Master Credit Card Trust II Series 1999-J						
7/1/00 - 6/30/01	(h)					
MBNA Master Credit Card Trust II Series 1999-K						
7/1/00 - 6/30/01	(i)					
MBNA Master Credit Card Trust II Series 1999-L						
7/1/00 - 6/30/01	(a)					
MBNA Master Credit Card Trust II Series 1999-M						
7/1/00 - 6/30/01	(h)					
MBNA Master Credit Card Trust II Series 2000-A						
7/1/00 - 6/30/01	(h)					
MBNA Master Credit Card Trust II Series 2000-B						
7/1/00 - 6/30/01	(a)					
MBNA Master Credit Card Trust II Series 2000-Z						
7/1/00 - 6/30/01	(j)					
MBNA Master Credit Card Trust II Series 2000-C						
7/1/00 - 6/30/01	(a)					
MBNA Master Credit Card Trust II Series 2000-D						

7/1/00 - 6/30/01	(a)	Bank of New York	8/4/94*	6/1/00
MBNA Master Credit Card Trust II Series 2000-E				
7/1/00 - 6/30/01	(h)	Bank of New York	8/4/94*	6/23/00
MBNA Master Credit Card Trust II Series 2000-F				
7/1/00 - 6/30/01	(f)	Bankers Trust Company		9/24/97*
MBNA Master Consumer Loan Trust Series 2000-1				(l)
6/29/00	7/1/00 - 6/30/01	BANK OF NEW YORK	8/4/94*	7/20/00
MBNA MASTER CREDIT CARD TRUST II SERIES 2000-G				
7/20/00 - 6/30/01	(F)	BANKERS TRUST COMPANY		9/24/97*
MBNA MASTER CONSUMER LOAN TRUST SERIES 2000-2				(L)
7/26/00	7/26/00 - 6/30/01	BANK OF NEW YORK	8/4/94*	8/23/00
MBNA MASTER CREDIT CARD TRUST II SERIES 2000-H				
8/23/00 - 6/30/01	(F)	BANK OF NEW YORK	8/4/94*	9/8/00
MBNA MASTER CREDIT CARD TRUST II SERIES 2000-I				
9/8/00 - 6/30/01	(M)	BANK OF NEW YORK	8/4/94*	9/28/00 - 6/30/01
MBNA TRIPLE A MASTER TRUST SERIES 2000-1		BANK OF NEW YORK	8/4/94*	9/28/00 - 6/30/01
(N)				
MBNA TRIPLE A MASTER TRUST SERIES 2000-2		BANK OF NEW YORK	8/4/94*	10/12/00
(N)				
MBNA MASTER CREDIT CARD TRUST II SERIES 2000-J		BANK OF NEW YORK	8/4/94*	11/21/00
10/12/00 - 6/30/01	(O)			
MBNA MASTER CREDIT CARD TRUST II SERIES 2000-K		BANK OF NEW YORK	8/4/94*	12/13/00
11/21/00 - 6/30/01	(F)			
MBNA MASTER CREDIT CARD TRUST II SERIES 2000-L		BANK OF NEW YORK	8/4/94*	2/20/01
12/13/00 - 6/30/01	(M)			
MBNA MASTER CREDIT CARD TRUST II SERIES 2001-A		BANK OF NEW YORK	8/4/94*	3/8/01
2/20/01 - 6/30/01	(A)			
MBNA MASTER CREDIT CARD TRUST II SERIES 2001-B		BANK OF NEW YORK	8/4/94*	4/25/01
3/8/01 - 6/30/01	(A)			
MBNA MASTER CREDIT CARD TRUST II SERIES 2001-C		BANK OF NEW YORK	8/4/94*	5/24/01
4/25/01 - 6/30/01	(G)			
MBNA MASTER CREDIT CARD TRUST II SERIES 2001-D		BANK OF NEW YORK	8/4/94*	
5/24/01 - 6/30/01	(P)			

* - Indicates agreement was amended

PSA and PSA Supplement Covenants and Conditions

- (a) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 5.02(a), 9(b), 9(c).
- (b) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 4.19(a), 4.19(b), 5.02(a), 9(b), 9(c).
- (b) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.13, 5.02(a), 10(b), 10(c).
- (c) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.11, 4.12, 4.13, 4.14, 4.16(a), 4.17(a), 4.20(a), 4.20(f), 4.21(a), 5.02(a), 9(b), 9(c).
- (d) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 4.18(a), 4.18(b), 5.02(a), 9(b), 9(c).
- (e) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 5.02, 10(b), 10(c).
- (f) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a), 9(b), 9(c).
- (g) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 4.18(a), 5.02(a), 10(b), 10(c).
- (h) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 4.16(a), 4.19(a), 4.19(f), 4.20(a), 5.02(a), 9(b), 9(c).
- (i) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 5.03(a), 9(b), 9(c).
- (j) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 5.02(a), 10(b), 10(c).
- (k) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14, 4.15, 4.19(a), 4.19(b), 5.01, 5.02(a), 10(b), 10(d).
- (l) PSA Sections - 2.05(d), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(b), 4.03(c).
PSA Supplement Sections - 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14, 4.15, 4.16, 4.17, 4.19(a), 4.19(b), 5.01, 5.02(a), 10(b), 10(d).
- (m) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(c), 4.03(d).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 4.16(a), 4.18, 4.19(a) and (g), 4.20(a), 5.02(a), 9(c), 9(d).
- (n) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(c), 4.03(d).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 5.02, 10(c), 10(d).
- (o) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(c), 4.03(d).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14(a), 4.15(a), 4.16(a), 4.18, 4.19(a), 5.02(a), 9(c), 9(d).
- (p) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.05, 3.06(b), 4.02(a), 4.03(a), 4.03(c), 4.03(d).
PSA Supplement Sections - 3(b), 4.05, 4.06, 4.07, 4.09, 5.02, 7(c).

FORM OF ANNUAL SERVICER'S CERTIFICATE

MBNA AMERICA BANK, N.A.

MBNA MASTER CREDIT CARD TRUST II

The undersigned, a duly authorized representative of MBNA America Bank, N.A. (the "Bank"), as Servicer pursuant to the Pooling and Servicing Agreement dated as of August 4, 1994 (the "Pooling and Servicing Agreement") by and between the Bank and The Bank of New York, as trustee, (the "Trustee") does hereby certify that:

1. The Bank is Servicer under the Pooling and Servicing Agreement.
2. The undersigned is duly authorized as required pursuant to the Pooling and Servicing Agreement to execute and deliver this Certificate to the Trustee.
3. This Certificate is delivered pursuant to Section 3.05 of the Pooling and Servicing Agreement.
4. A review of the activities of the Servicer during the twelve-month period ended June 30, 2001 was conducted under my supervision.
5. Based on such review, the Servicer has, to my knowledge, fully performed all its obligations under the Pooling and Servicing Agreement throughout such twelve-month period and no material default in the performance of such obligations has occurred or is continuing except as set forth in paragraph 6 below.
6. The following is a description of each material default in the performance of the Servicer's obligations under the provisions of the Pooling and Servicing Agreement known to the undersigned to have been made during such period which sets forth in detail (i) the nature of each such default, (ii) the action taken by the Servicer, if any, to remedy each such default and (iii) the current status of each such default:

"None"

IN WITNESS WHEREOF, the undersigned has duly executed this Certificate this 15th day of August 2001.

Name: Douglas O. Hart
Title: Senior Executive Vice President