

FORM 8-K

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20529

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934.

Date of Report: December 17, 2002

MBNA AMERICA BANK, NATIONAL ASSOCIATION
on behalf of the
MBNA MASTER CREDIT CARD TRUST II
(Exact name of registrant as specified in its charter)

United States 0331454	333-59424	51-
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(State or other Employer jurisdiction of Identification No.) incorporation)	(Commission File Number)	(IRS

Wilmington, DE 19884-0781

(Address of principal executive office)

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

ITEM 5. OTHER EVENTS

On November 15, 2002 the MBNA Master Credit Card Trust II Series 1995-J (the "Series") was terminated in accordance with the provisions of Section 10 of the Series 1995-J Supplement dated as of November 21, 1995, to the Pooling and Servicing Agreement dated as of August 4, 1994 (the "Pooling and Servicing Agreement") and subsection 12.03 of the Pooling and Servicing Agreement. Final Payment will be made on the Series certificates after presentation and surrender of the Series certificates at the offices of The Bank of New York, as the Trustee.

Item 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION, AND EXHIBITS

The following are filed as Exhibits to this Report under Exhibit 20:

20.1. Series 1995-A Certificateholders' Statement for the month ended November 30, 2002.

20.2. Series 1995-C Certificateholders' Statement for the month ended November 30, 2002.

20.3. Series 1996-A Certificateholders' Statement for the month ended November 30, 2002.

20.4. Series 1996-B Certificateholders' Statement for the month ended November 30, 2002.

20.5. Series 1996-E Certificateholders' Statement for the month ended November 30, 2002.

20.6. Series 1996-G Certificateholders' Statement for the month ended November 30, 2002.

20.7. Series 1996-J Certificateholders' Statement for the month ended November 30, 2002.

20.8. Series 1996-K Certificateholders' Statement for the month

ended November 30, 2002.

20.9. Series 1996-M Certificateholders' Statement for the month ended November 30, 2002.

20.10. Series 1997-B Certificateholders' Statement for the month ended November 30, 2002.

20.11. Series 1997-C Certificateholders' Statement for the month ended November 30, 2002.

20.12. Series 1997-I Certificateholders' Statement for the month ended November 30, 2002.

20.13. Series 1997-J Certificateholders' Statement for the month ended November 30, 2002.

20.14. Series 1997-K Certificateholders' Statement for the month ended November 30, 2002.

20.15. Series 1998-A Certificateholders' Statement for the month ended November 30, 2002.

20.16. Series 1998-C Certificateholders' Statement for the month ended November 30, 2002.

20.17. Series 1998-D Certificateholders' Statement for the month ended November 30, 2002.

20.18. Series 1998-E Certificateholders' Statement for the month ended November 30, 2002.

20.19. Series 1998-F Certificateholders' Statement for the month ended November 30, 2002.

20.20. Series 1998-G Certificateholders' Statement for the month ended November 30, 2002.

20.21. Series 1998-J Certificateholders' Statement for the month ended November 30, 2002.

20.22. Series 1999-A Certificateholders' Statement for the month ended November 30, 2002.

20.23. Series 1999-B Certificateholders' Statement for the month ended November 30, 2002.

20.24. Series 1999-D Certificateholders' Statement for the month ended November 30, 2002.

20.25. Series 1999-G Certificateholders' Statement for the month ended November 30, 2002.

20.26. Series 1999-H Certificateholders' Statement for the month ended November 30, 2002.

20.27. Series 1999-J Certificateholders' Statement for the month ended November 30, 2002.

20.28. Series 1999-L Certificateholders' Statement for the month ended November 30, 2002.

20.29. Series 1999-M Certificateholders' Statement for the month ended November 30, 2002.

20.30. Series 2000-A Certificateholders' Statement for the month ended November 30, 2002.

20.31. Series 2000-B Certificateholders' Statement for the month ended November 30, 2002.

20.32. Series 2000-C Certificateholders' Statement for the month ended November 30, 2002.

20.33. Series 2000-D Certificateholders' Statement for the month ended November 30, 2002.

20.34. Series 2000-E Certificateholders' Statement for the month ended November 30, 2002.

20.35. Series 2000-F Certificateholders' Statement for the month ended November 30, 2002.

20.36. Series 2000-G Certificateholders' Statement for the month ended November 30, 2002.

20.37. Series 2000-H Certificateholders' Statement for the month ended November 30, 2002.

20.38. Series 2000-I Certificateholders' Statement for the month ended November 30, 2002.

20.39. Series 2000-K Certificateholders' Statement for the month ended November 30, 2002.

20.40. Series 2000-L Certificateholders' Statement for the month ended November 30, 2002.

20.41. Series 2001-A Certificateholders' Statement for the month ended November 30, 2002.

20.42. Series 2001-B Certificateholders' Statement for the month ended November 30, 2002.

SIGNATURES

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

Dated: December 17, 2002

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: /s/Christopher Harris

Name: Christopher Harris
Title: First Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.421910
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.576910
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.827381
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

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

which were allocated in respect of the Class A Certificates	\$66,259,411.13
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(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,427,211.65
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(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,473,624.28
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2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$68,476,396,695.23
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(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
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(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
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(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
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(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
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(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$25,875,000.00
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(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$48,875,000.00
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(h) The Floating Investor Percentage with respect to the period:	
November 1, 2002 through November 21, 2002	0.88%
November 22, 2002 through November 30, 2002	0.84%

(i) The Class A Floating Allocation with respect to the related Monthly Period	0.870
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(j) The Class B Floating Allocation with respect to the related Monthly	0.045
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(k) The Collateral Floating Allocation with respect to the related Monthly	
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Period 0.085

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93%	1,355,165,255.06
(b) 60 - 89 days:	1.16%	811,562,484.35
(c) 90 - 119 days:	0.95%	666,875,440.05
(d) 120 - 149 days:	0.88%	615,489,079.68
(e) 150 or more days:	0.71%	503,710,193.62
Total	5.63%	3,952,802,452.76

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,697,597.81
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,346,909.97
(c)	The Class B Investor Default Amount for the related Monthly Period	\$121,391.99
(d)	The Collateral Default Amount for the related Monthly Period	\$229,295.85

5. Investor Charge Offs

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

	certificate principal amount	\$ 0.00

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

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

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

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

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

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

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

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

6.	Investor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$521,093.75

(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13

(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45

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

(b)	The amount of Reallocated Class B	

Principal Collections with respect to this Distribution Date	\$ 0.00

(c) The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00

(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00

8. Collection of Finance Charge Receivables

(a) The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$7,402,266.38

(b) The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$382,875.89

(c) The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$723,210.14

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date	\$ 0.00

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

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

(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00

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

10. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,089,610.13

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$366,704.01
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(c) The amount of Collateral Available
Funds on deposit in the Finance Charge
Account on the related Transfer Date \$692,663.27

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period 12.13%

(b) The Portfolio Adjusted Yield 7.73%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of
November 15, 2002 to December 15, 2002: 1.38125%
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MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$5.375000
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.551076
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.809410
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections

of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$66,259,411.13	-----
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(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,427,211.65	-----
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(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,473,624.28	-----
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2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$68,476,396,695.23	-----
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(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00	-----
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(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00	-----
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(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00	-----
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(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00	-----
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(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$25,875,000.00	-----
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(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$48,875,000.00	-----
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(h) The Floating Investor Percentage with respect to the period:		
November 1, 2002 through November 21, 2002	0.88%	
November 22, 2002 through November 30, 2002	0.84%	

(i) The Class A Floating Allocation with respect to the related Monthly Period	0.870	-----
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(j) The Class B Floating Allocation with respect to the related Monthly Period	0.045	
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(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period N/A	
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93%	1,355,165,255.06
(b) 60 - 89 days:	1.16%	811,562,484.35
(c) 90 - 119 days:	0.95%	666,875,440.05
(d) 120 - 149 days:	0.88%	615,489,079.68
(e) 150 or more days:	0.71%	503,710,193.62
Total	5.63%	3,952,802,452.76

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,697,597.81
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,346,909.97
(c) The Class B Investor Default Amount for the related Monthly Period	\$121,391.99
(d) The Collateral Default Amount for the related Monthly Period	\$229,295.85

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

6.	Investor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$521,093.75

(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13

(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45

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

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

(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00

(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00

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

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

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

(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00

9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,100,312.90

(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$366,704.01

(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$692,663.27

10. Collection of Finance Charge Receivables		
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$9,412,969.15

(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$382,875.89

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

related Monthly Period which were
allocated in respect of the Collateral
Interest

\$723,210.14

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt
for the related Transfer Date

\$2,010,702.77

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

\$ 0.00

12. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period

12.13%

(b) The Portfolio Adjusted Yield

7.81%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of
November 15, 2002 to December 15, 2002: 1.38125%

D. Information regarding the status of the
Interest Rate Swap and the Swap Counterparty

1. The Mark-to-Market Amount, if any, for the
related Monthly Period.

\$ N/A

2. Has the Interest Reserve Account been
established?

No

3. Has the Interest Reserve Account been
funded?

No

4. The aggregate amount of funds withdrawn from
the Interest Reserve Account, if any

\$ 0.00

5. How many funds withdrawn from the Interest
Reserve Account were utilized?

none

6. Has the Interest Rate Swap been Terminated?

No

7. Long Term Credit Rating of the Swap Counterparty

AAA/Aaa

MBNA AMERICA BANK,
NATIO Christopher Harris

NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000 -----
2. The amount of distribution in respect of Class B Monthly Principal	\$1000.000000 -----
3. The amount of distribution in respect of Collateral Monthly Principal	\$352.941176 -----
4. The amount of distribution in respect of Class A Monthly Interest	\$0.000000 -----
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000 -----
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000 -----
7. The amount of distribution in respect of Class B Monthly Interest	\$1.490799 -----
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000 -----
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000 -----
10. The amount of distribution in respect of Collateral Monthly Interest	\$0.602145 -----
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000 -----

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of

the Class A Certificates \$57,616,879.35

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$2,980,182.78

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,629,234.14

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$68,476,396,695.23

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period \$37,500,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period \$37,500,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$ 0.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$ 0.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$22,500,000.00

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$15,000,000.00

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

November 1, 2002 through November 21, 2002 0.76%
November 22, 2002 through November 30, 2002 0.73%

(i) The Class A Floating Allocation with respect to the related Monthly Period 0.870

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

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

(l) The Fixed Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 0.76%
November 22, 2002 through November 30, 2002 0.73%

(m) The Class A Fixed Allocation with
respect to the related Monthly Period 0.870

(n) The Class B Fixed Allocation with
respect to the related Monthly Period 0.045

(o) The Collateral Fixed Allocation with
respect to the related Monthly Period 0.085

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93% -----	1,355,165,255.06 -----
(b) 60 - 89 days:	1.16% -----	811,562,484.35 -----
(c) 90 - 119 days:	0.95% -----	666,875,440.05 -----
(d) 120 - 149 days:	0.88% -----	615,489,079.68 -----
(e) 150 or more days:	0.71% -----	503,710,193.62 -----
Total	5.63% -----	3,952,802,452.76 -----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,345,737.13 -----
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,040,791.16 -----
(c) The Class B Investor Default Amount for the related Monthly Period	\$105,558.26 -----
(d) The Collateral Default Amount for the related Monthly Period	\$199,387.71 -----

5. Investor Charge Offs

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

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

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 0.00
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$15,625.00
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c) The Collateral Interest as of the close of business on this Distribution Date	\$ 0.00
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$ 0.00

8. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,436,753.30
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$318,873.03
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$619,503.06

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,436,753.30
(b) The aggregate amount of Collections of	

Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Class B
Certificates

\$332,935.53

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

\$628,878.06

11. Portfolio Yield

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

161.69%

- (b) The Portfolio Adjusted Yield

57.57%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
November 15, 2002 to December 15, 2002:

1.38125%

MBNA AMERICA BANK,
NATIO Christopher Harris

NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.370243
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.482188
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.594132
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period

which were allocated in respect of the Class A Certificates	\$80,663,630.49

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$4,172,254.48

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,880,930.22

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$68,476,396,695.23

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period	\$700,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period	\$700,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$609,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$609,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$31,500,000.00

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$59,500,000.00

(h) The Floating Investor Percentage with respect to the period:	
November 1, 2002 through November 21, 2002	1.07%
November 22, 2002 through November 30, 2002	1.02%

(i) The Class A Floating Allocation with respect to the related Monthly Period	0.870

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93%	1,355,165,255.06
(b) 60 - 89 days:	1.16%	811,562,484.35
(c) 90 - 119 days:	0.95%	666,875,440.05
(d) 120 - 149 days:	0.88%	615,489,079.68
(e) 150 or more days:	0.71%	503,710,193.62
Total	5.63%	3,952,802,452.76

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,284,031.94
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,857,107.73
(c)	The Class B Investor Default Amount for the related Monthly Period	\$147,781.38
(d)	The Collateral Default Amount for the related Monthly Period	\$279,142.83

5. Investor Charge Offs

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

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

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$634,375.00
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$32,812.50
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$61,979.17
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$437,500.00

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
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(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(c) The Collateral Interest as of the close of business on this Distribution Date	\$59,500,000.00 -----
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$31,500,000.00 -----
8. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00 -----
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00 -----
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
9. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,630,829.34 -----
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$446,421.93 -----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$843,242.06 -----
10. Collection of Finance Charge Receivables	
(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,011,454.34 -----
(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$466,109.43 -----
(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the	

related Monthly Period which were
allocated in respect of the Collateral
Interest

\$880,429.56

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period

12.13%

(b) The Portfolio Adjusted Yield

7.82%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
November 15, 2002 to December 15, 2002: 1.38125%

MBNA AMERICA BANK,
NATIO Christopher Harris

NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1996-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.413299
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.508021
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.821567
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of

the Class A Certificates \$57,616,879.35

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$2,980,182.78

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,629,234.14

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$68,476,396,695.23

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$435,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$435,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$22,500,000.00

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$42,500,000.00

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

November 1, 2002 through November 21, 2002 0.76%
November 22, 2002 through November 30, 2002 0.73%

(i) The Class A Floating Allocation with respect to the related Monthly Period 0.870

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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93%	1,355,165,255.06
(b) 60 - 89 days:	1.16%	811,562,484.35
(c) 90 - 119 days:	0.95%	666,875,440.05
(d) 120 - 149 days:	0.88%	615,489,079.68
(e) 150 or more days:	0.71%	503,710,193.62
Total	5.63%	3,952,802,452.76

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,345,737.13	-----
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,040,791.16	-----
(c)	The Class B Investor Default Amount for the related Monthly Period	\$105,558.26	-----
(d)	The Collateral Default Amount for the related Monthly Period	\$199,387.71	-----

5. Investor Charge Offs

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

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

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(c) The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00 -----
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00 -----
8. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00 -----
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00 -----
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
9. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,164,878.30 -----
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$318,873.03 -----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$602,315.56 -----
10. Collection of Finance Charge Receivables	
(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,436,753.30 -----
(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$332,935.53 -----
(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were	

allocated in respect of the Collateral
Interest

\$628,878.06

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period

12.13%

(b) The Portfolio Adjusted Yield

7.75%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
November 15, 2002 to December 15, 2002: 1.38125%

MBNA AMERICA BANK,
NATIO Christopher Harris

NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1996-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.335799
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.456354
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.684549
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed

during the related Monthly Period which were allocated in respect of the Class A Certificates	\$84,438,529.76	-----
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(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,450,457.64	-----
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(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,450,457.64	-----
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2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$68,476,396,695.23	-----
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(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00	-----
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(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00	-----
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(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00	-----
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(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00	-----
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(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00	-----
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(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00	-----
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(h) The Floating Investor Percentage with respect to the period:		
November 1, 2002 through November 21, 2002	1.14%	
November 22, 2002 through November 30, 2002	1.09%	

(i) The Class A Floating Allocation with respect to the related Monthly Period	0.850	-----
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(j) The Class B Floating Allocation with respect to the related Monthly period	0.075	-----
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(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075 -----
(l)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(o)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A -----

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93% -----	1,355,165,255.06 -----
(b) 60 - 89 days:	1.16% -----	811,562,484.35 -----
(c) 90 - 119 days:	0.95% -----	666,875,440.05 -----
(d) 120 - 149 days:	0.88% -----	615,489,079.68 -----
(e) 150 or more days:	0.71% -----	503,710,193.62 -----
Total	5.63% -----	3,952,802,452.76 -----

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,518,605.44 -----
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,990,814.72 -----
(c)	The Class B Investor Default Amount for the related Monthly Period	\$263,895.36 -----
(d)	The Collateral Default Amount for the related Monthly Period	\$263,895.36 -----

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

7. Reallocations		

(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
8. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,034,735.14
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$797,182.48
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$797,182.48
10. Collection of Finance Charge Receivables		
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,433,172.64
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$832,338.73

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

\$832,338.73

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.13%

(b) The Portfolio Adjusted Yield

7.84%

C. LIBOR Determinations

LIBOR rates for the Interest Period of November 15, 2002 to December 15, 2002:

Class A and Class B determination -

1.38125%

MBNA AMERICA BANK,
NATIO Christopher Harris

NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1996-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.344410
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.490799
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.703079
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed

during the related Monthly Period which were allocated in respect of the Class A Certificates	\$56,292,358.15
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(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$4,966,971.02
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(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,966,971.02
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2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$68,476,396,695.23
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(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
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(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
--	------------------

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

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

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00
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(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00
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(h) The Floating Investor Percentage with respect to the period:	
November 1, 2002 through November 21, 2002	0.76%
November 22, 2002 through November 30, 2002	0.73%

(i) The Class A Floating Allocation with respect to the related Monthly Period	0.850
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(j) The Class B Floating Allocation with respect to the related Monthly Period	0.075
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(k) The Collateral Floating Allocation	
--	--

with respect to the related Monthly Period	0.075

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A

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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30- 59 days:	1.93%	1,355,165,255.06
	-----	-----
(b) 60 - 89 days:	1.16%	811,562,484.35
	-----	-----
(c) 90 - 119 days:	0.95%	666,875,440.05
	-----	-----
(d) 120 - 149 days:	0.88%	615,489,079.68
	-----	-----
(e) 150 or more days:	0.71%	503,710,193.62
	-----	-----
Total	5.63%	3,952,802,452.76
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,345,736.84

(b) The Class A Investor Default Amount for the related Monthly Period	\$1,993,876.58

(c) The Class B Investor Default Amount for the related Monthly Period	\$175,930.13

(d) The Collateral Default Amount for the related Monthly Period	\$175,930.13

5. Investor Charge Offs

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

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

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

(d) The aggregate amount of Class B	

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

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

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

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

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

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

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

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

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

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

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

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

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

7. Reallocations		

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(c) The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00 -----
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00 -----

8. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00 -----
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00 -----
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,023,157.40 -----
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$531,454.73 -----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$531,454.73 -----

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,288,782.40 -----
(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were	

allocated in respect of the Class B
Certificates

\$554,892.23

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

\$554,892.23

11. Portfolio Yield

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

12.13%

- (b) The Portfolio Adjusted Yield

7.82%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

November 15, 2002 to December 15, 2002: 1.38125%

- -----

Collateral Interest Determination for the Interest
Period of

November 14, 2002 to December 13, 2002: 1.38000%

- -----

MBNA AMERICA BANK,
NATIO Christopher Harris

NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1996-G

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.318576
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.499410
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.554722
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed

during the related Monthly Period which were allocated in respect of the Class A Certificates	\$112,584,707.60

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$9,933,944.40

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,933,944.40

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$68,476,396,695.23

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00

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

(h) The Floating Investor Percentage with respect to the period:	
November 1, 2002 through November 21, 2002	1.53%
November 22, 2002 through November 30, 2002	1.46%

(i) The Class A Floating Allocation with respect to the related Monthly Period	0.850

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93% -----	1,355,165,255.06 -----
(b) 60 - 89 days:	1.16% -----	811,562,484.35 -----
(c) 90 - 119 days:	0.95% -----	666,875,440.05 -----
(d) 120 - 149 days:	0.88% -----	615,489,079.68 -----
(e) 150 or more days:	0.71% -----	503,710,193.62 -----
Total	5.63% -----	3,952,802,452.76 -----

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,691,474.13 -----
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,987,752.85 -----
(c)	The Class B Investor Default Amount for the related Monthly Period	\$351,860.64 -----
(d)	The Collateral Default Amount for the related Monthly Period	\$351,860.64 -----

5. Investor Charge Offs

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

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

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c) The Collateral Interest as of the close of business on this Distribution Date	\$75,000,000.00
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00

8. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,046,313.79
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,062,910.00
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,062,910.00

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,577,563.79
--	-----------------

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,109,785.00

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,109,785.00

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.13%

(b) The Portfolio Adjusted Yield	7.86%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

November 15, 2002 to December 15, 2002: Class A and Class B determination -	1.38125%

November 14, 2002 to December 13, 2002: Collateral Interest determination -	1.38000%

MBNA AMERICA BANK,
NATIO Christopher Harris

NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1996-J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.301354
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.490799
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.595000
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed

during the related Monthly Period which were allocated in respect of the Class A Certificates	\$112,584,707.60

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$9,933,944.40

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,933,944.40

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$68,476,396,695.23

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00

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

(h) The Floating Investor Percentage with respect to the period:	
November 1, 2002 through November 21, 2002	1.53%
November 22, 2002 through November 30, 2002	1.46%

(i) The Class A Floating Allocation with respect to the related Monthly Period 0.850	

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

(k) The Collateral Floating Allocation	
--	--

with respect to the related Monthly Period	0.075

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A

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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93%	1,355,165,255.06
	-----	-----
(b) 60 - 89 days:	1.16%	811,562,484.35
	-----	-----
(c) 90 - 119 days:	0.95%	666,875,440.05
	-----	-----
(d) 120 - 149 days:	0.88%	615,489,079.68
	-----	-----
(e) 150 or more days:	0.71%	503,710,193.62
	-----	-----
Total	5.63%	3,952,802,452.76
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,691,474.13

(b) The Class A Investor Default Amount for the related Monthly Period	\$3,987,752.85

(c) The Class B Investor Default Amount for the related Monthly Period	\$351,860.64

(d) The Collateral Default Amount for the related Monthly Period	\$351,860.64

5. Investor Charge Offs

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

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

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

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

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

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00

7. Reallocations

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

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

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

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

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

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

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

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

9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,046,313.79

(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,062,910.00

(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,062,910.00

10. Collection of Finance Charge Receivables		
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,577,563.79

(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,109,785.00

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

Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest

\$1,109,785.00

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period

12.13%

(b) The Portfolio Adjusted Yield

7.87%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

November 15, 2002 to December 15, 2002:
Class A and Class B determination -

1.38125%

November 14, 2002 to December 13, 2002:
Collateral Interest determination -

1.38000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servi Christopher Harris

cer

Name: Christopher Harris
Title: First Vice President

1996-K

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Collateral Monthly Interest	\$1.703750
5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$1.317500
2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts	\$0.000000
3. The amount of the current monthly accumulation in respect of Class A Additional Interest	\$0.000000
4. The amount of the current monthly accumulation in respect of Class B Monthly Interest	\$1.506945
5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts	\$ 0.000000
6. The amount of the current monthly accumulation in respect of Class B Additional Interest	\$0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1. The total amount of distribution from the Interest Funding Account	\$ 0.00
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2. The amount of the current quarterly interest distribution in respect of Class A	\$ 0.00
3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount	\$ 0.000000
4. The amount of the current quarterly interest distribution in respect of Class B	\$ 0.00
5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount	\$ 0.000000

D. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$56,292,358.15
(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$4,966,971.02
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,966,971.02

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$68,476,396,695.23
(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
(f) The amount of Principal Receivables in the Trust represented by the	

Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00
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(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00
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(h) The Floating Investor Percentage with respect to the period:	
November 1, 2002 through November 21, 2002	0.76%
November 22, 2002 through November 30, 2002	0.73%

(i) The Class A Floating Allocation with respect to the related Monthly Period	0.850
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(j) The Class B Floating Allocation with respect to the related Monthly period 0.075	
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(k) The Collateral Floating Allocation with respect to the related Monthly Period 0.075	
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(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
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(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
--	-----

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

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

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93%	1,355,165,255.06
(b) 60 - 89 days:	1.16%	811,562,484.35
(c) 90 - 119 days:	0.95%	666,875,440.05
(d) 120 - 149 days:	0.88%	615,489,079.68
(e) 150 or more days:	0.71%	503,710,193.62
Total	5.63%	3,952,802,452.76

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,345,736.84
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(b) The Class A Investor Default Amount for the related Monthly Period	\$1,993,876.58
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(c) The Class B Investor Default Amount for the related Monthly Period	\$175,930.13
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(d) The Collateral Default Amount for the related Monthly Period	\$175,930.13

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33 -----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50 -----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50 -----
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00 -----

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(c) The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00 -----
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00 -----

8. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00 -----
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00 -----
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
(d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----

9. Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$616,447.92 -----
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(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$559,937.50 -----
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$56,510.42 -----
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----

10. Available Funds

(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,023,157.40 -----
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$531,454.73 -----
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$531,454.73 -----

11. Collection of Finance Charge Receivables

(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,288,782.40 -----
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$554,892.23 -----
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$554,892.23 -----

12. Portfolio Yield

(a)	The Portfolio Yield for the related Monthly Period	12.13% -----
(b)	The Portfolio Adjusted Yield	7.89% -----

E. LIBOR Determinations

LIBOR rates for the related Interest Period:

Class A and Class B determination -	1.40000% -----
Collateral Interest determination -	1.38000% -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1996-M

FORM OF MONTHLY CERTIFICATEHOLDERS'S STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Class C Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.327188
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.490799
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Class C Monthly Interest	\$2.007465
11. The amount of distribution in respect of Class C Deficiency Amounts	\$0.000000
12. The amount of distribution in respect of Class C Additional Interest	\$ 0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$112,584,707.60 -----
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$9,933,944.40 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class C Interest	\$9,933,944.40 -----
2. Principal Receivables in the Trust		
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$68,476,396,695.23 -----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00 -----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00 -----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00 -----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 -----
(h)	The amount of Principal Receivables in the Trust represented by the Class C Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 -----
(i)	The amount of Principal Receivables in the Trust represented by the Class C Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 -----

(j) The Floating Investor Percentage with respect to the period:		
November 1, 2002 through November 21, 2002	1.53%	
November 22, 2002 through November 30, 2002	1.46%	
(k) The Class A Floating Allocation with respect to the related Monthly Period		
	0.850	-----
(l) The Class B Floating Allocation with respect to the related Monthly Period		
	0.075	-----
(m) The Class C Floating Allocation with respect to the related Monthly Period 0.075		

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93%	1,355,165,255.06
(b) 60 - 89 days:	1.16%	811,562,484.35
(c) 90 - 119 days:	0.95%	666,875,440.05
(d) 120 - 149 days:	0.88%	615,489,079.68
(e) 150 or more days:	0.71%	503,710,193.62
Total	5.63%	3,952,802,452.76

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,691,474.13	-----
(b) The Class A Investor Default Amount for the related Monthly Period	\$3,987,752.85	-----
(c) The Class B Investor Default Amount for the related Monthly Period	\$351,860.64	-----
(d) The Class C Default Amount for the related Monthly Period	\$351,860.64	-----

5. Investor Charge Offs

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

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00

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

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

7. Reallocations		
(a)	The amount of Reallocated Class C Principal Collections with respect to this Distribution Date	\$ 0.00

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

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

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

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

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

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

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

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

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

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

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

(b) The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

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

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

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

10. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,046,313.79

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,062,910.00

(c) The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,062,910.00

11. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,577,563.79

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,109,785.00

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests	\$1,109,785.00

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.13%

(b) The Portfolio Adjusted Yield	7.82%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

November 15, 2002 to December 15, 2002: 1.38125%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servi Christopher Harris
cer

Name: Christopher Harris
Title: First Vice President

1997-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.284132
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.447743
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.595000
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables	
(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$84,438,529.76

(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,450,457.64

(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,450,457.64

2. Principal Receivables in the Trust		
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$68,476,396,695.23

(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-C as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00

(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-C as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00

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

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

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

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

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

(i)	The Floating Investor Percentage with respect to the period:	
	November 1, 2002 through November 21, 2002	1.14%
	November 22, 2002 through November 30, 2002	1.09%
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93%	1,355,165,255.06
(b) 60 - 89 days:	1.16%	811,562,484.35
(c) 90 - 119 days:	0.95%	666,875,440.05
(d) 120 - 149 days:	0.88%	615,489,079.68
(e) 150 or more days:	0.71%	503,710,193.62
Total	5.63%	3,952,802,452.76

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,518,605.44	-----
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,990,814.72	-----
(c) The Class B Investor Default Amount for the related Monthly Period	\$263,895.36	-----
(d) The Collateral Default Amount for the related Monthly Period	\$263,895.36	-----

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

7. Reallocations		

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

8. Principal Funding Account

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

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,034,735.14
(b) The amount of Class B Available Funds	

on deposit in the Finance Charge Account on the related Transfer Date	\$797,182.48

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$797,182.48

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,433,172.64

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$832,338.73

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$832,338.73

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.13%

(b) The Portfolio Adjusted Yield	7.90%

C. Floating Rate Determinations

LIBOR rates for the related Interest Period:	
Class A and Class B determination -	1.38125%

Collateral Interest determination -	1.38000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Christopher Harris
Servicer

Name: Christopher Harris
Title: First Vice Presiden

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$5.458333
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.456354
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.635278
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed

during the related Monthly Period, which were allocated in respect of the Class A Certificates	\$84,438,529.76
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(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,450,457.64
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(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,450,457.64
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2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$68,476,396,695.23
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(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-I as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
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(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-I as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
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(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
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(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
---	------------------

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

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

(i) The Floating Investor Percentage with respect to the period:	
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November 1, 2002 through November 21, 2002	1.14%
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November 22, 2002 through November 30, 2002	1.09%
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(j) The Class A Floating Allocation with respect to the related Monthly Period	0.850
(k) The Class B Floating Allocation with respect to the related Monthly Period	0.075
(l) The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(m) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(n) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(p) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93%	1,355,165,255.06
(b) 60 - 89 days:	1.16%	811,562,484.35
(c) 90 - 119 days:	0.95%	666,875,440.05
(d) 120 - 149 days:	0.88%	615,489,079.68
(e) 150 or more days:	0.71%	503,710,193.62
Total	5.63%	3,952,802,452.76

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,518,605.44
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,990,814.72
(c) The Class B Investor Default Amount for the related Monthly Period	\$263,895.36
(d) The Collateral Default Amount for the related Monthly Period	\$263,895.36

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(c) The amount of the Collateral Servicing		

Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
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(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
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7. Reallocations

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

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

8. Collection of Finance Charge Receivables

(a) Class A Available Funds plus Servicer Interchange Allocated to Class A	\$ 12,107,719.42
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(b) Class B Available Funds plus Servicer Interchange Allocated to Class B	\$ 832,338.73
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(c) Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest	\$ 832,338.73
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9. Principal Funding Account

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

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

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

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

10. Reserve Account

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

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

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

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

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

12. Swap Cash Flows		
(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$2,674,546.78

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

13. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,709,281.92

(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 797,182.48 -----
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 797,182.48 -----
14. Portfolio Yield		
(a)	The Portfolio Yield for the related Monthly Period	12.13% -----
(b)	The Portfolio Adjusted Yield	7.91% -----
C. Floating Rate Determinations		
LIBOR rates for the related Interest Period:		
Class B determination -1.38125% -----		
Collateral Interest determination -1.38000% -----		
D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty		
1.	Has the Interest Reserve Account been established?	No -----
2.	Has the Interest Reserve Account been funded?	No -----
3.	The aggregate amount of funds withdrawn from the Interest Reserve Account, if any	\$0.00 -----
4.	How any funds withdrawn from the Interest	

Reserve Account were utilized?

N/A

5. Has the Interest Rate Swap been Terminated?

No

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servi Christopher Harris
cer

Name: Christopher Harris
Title: First Vice Presiden

1997-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.292743
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.447743
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.615139
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$84,438,529.76
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(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,450,457.64
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(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,450,457.64
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2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$68,476,396,695.23
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(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-J as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
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(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-J as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
--	------------------

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

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
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(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00
--	-----------------

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

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

(i) The Floating Investor Percentage with respect to the period:	
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November 1, 2002 through November 21, 2002 1.14%

November 22, 2002 through November 30, 2002 1.09%

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93% -----	1,355,165,255.06 -----
(b) 60 - 89 days:	1.16% -----	811,562,484.35 -----
(c) 90 - 119 days:	0.95% -----	666,875,440.05 -----
(d) 120 - 149 days:	0.88% -----	615,489,079.68 -----
(e) 150 or more days:	0.71% -----	503,710,193.62 -----
Total	5.63% -----	3,952,802,452.76 -----

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,518,605.44 -----
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,990,814.72 -----
(c)	The Class B Investor Default Amount for the related Monthly Period	\$263,895.36 -----
(d)	The Collateral Default Amount for the related Monthly Period	\$263,895.36 -----

5. Investor Charge Offs

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

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

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00

7. Reallocations

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

8. Principal Funding Account

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

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,034,735.14
---	----------------

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$797,182.48

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$797,182.48

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$9,433,172.64

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$832,338.73

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$832,338.73

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.13%

(b) The Portfolio Adjusted Yield	7.88%

C. Floating Rate Determinations

LIBOR rates for the related Interest Period:	
Class A and Class B determination -	1.38125%

Collateral Interest determination -	1.38000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servi Christopher Harris
cer

Name: Christopher Harris
Title: First Vice Presiden

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$1.292743
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.464965
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.675556
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables	
(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$84,438,529.76

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,450,457.64

- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,450,457.64

2. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$68,476,396,695.23

- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-K as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-K as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

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

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

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

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

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

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

November 1, 2002 through November 21, 2002 1.14%
November 22, 2002 through November 30, 2002 1.09%
- (j) The Class A Floating Allocation with respect to the related Monthly Period 0.850

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93%	1,355,165,255.06
(b) 60 - 89 days:	1.16%	811,562,484.35
(c) 90 - 119 days:	0.95%	666,875,440.05
(d) 120 - 149 days:	0.88%	615,489,079.68
(e) 150 or more days:	0.71%	503,710,193.62
Total	5.63%	3,952,802,452.76

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,518,605.44
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,990,814.72
(c) The Class B Investor Default Amount for the related Monthly Period	\$263,895.36
(d) The Collateral Default Amount for the related Monthly Period	\$263,895.36

5. Investor Charge Offs

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

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

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

8. Principal Funding Account

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

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,034,735.14
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account	

on the related Transfer Date

\$797,182.48

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

\$797,182.48

10. Collection of Finance Charge Receivables

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

\$9,433,172.64

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

\$832,338.73

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

\$832,338.73

11. Portfolio Yield

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

12.13%

- (b) The Portfolio Adjusted Yield

7.88%

C. Floating Rate Determinations

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

1.38125%

Collateral Interest determination -

1.38000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servi Christopher Harris
cer

Name: Christopher Harris
Title: First Vice President

1997-K

CLASS A CUSI262TDC4Exhibit 20.17
CLASS B CUSIP 55262TDD2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

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

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

4.The amount of distribution in respect of
Class A Monthly Interest\$1.284132

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

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

7.The amount of distribution in respect of
Class B Monthly Interest\$1.413299

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

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

10.The amount of distribution in respect of
Collateral Monthly Interest\$1.554722

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$84,438,529.76

(b)The aggregate amount of Collections of Principal Receivables processed during the

related Monthly Period which were allocated
in respect of the Class B Certificates \$7,450,457.64

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$7,450,457.64

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

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

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

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

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

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

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

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

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

November 1, 2002 through November 21, 2002 1.14%
November 22, 2002 through November 30, 20021.09%

(j)The Class A Floating Allocation with
respect to the related Monthly Period 0.850
- -----

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06

(b) 60 - 89 days:1.16%811,562,484.35

(c) 90 - 119 days:0.95%666,875,440.05

(d)120 - 149 days:0.88%615,489,079.68

(e)150 or more days:0.71%503,710,193.62

Total15.63%3,952,802,452.76

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$3,518,605.44

(b)The Class A Investor Default Amount for
the related Monthly Period \$2,990,814.72

(c)The Class B Investor Default Amount for
the related Monthly Period \$263,895.36

(d)The Collateral Default Amount for the
related Monthly Period \$263,895.36

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$9,034,735.14

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$797,182.48

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$797,182.48

10.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$9,433,172.64

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$832,338.73

(c)The aggregate amount of Collections of

Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$832,338.73

11.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.90%
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.38125%
- -----

Collateral Interest determination - 1.38000%
- -----

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servi Christopher Harris
cer

Name: Christopher Harris
Title: First Vice President

1998-A

CLASS A CUSI262TDF7Exhibit 20.18
CLASS B CUSIP 55262TDG5

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

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

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

4.The amount of distribution in respect of
Class A Monthly Interest\$1.258299

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

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

7.The amount of distribution in respect of
Class B Monthly Interest\$1.404687

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

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

10.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$5.291667

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$84,438,529.76

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$7,450,457.64

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$7,450,457.64

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

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

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

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

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

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

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

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

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

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

November 1, 2002 through November 21, 20021.14%
November 22, 2002 through November 30, 20021.09%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total5.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$3,518,605.44

(b)The Class A Investor Default Amount for
the related Monthly Period \$2,990,814.72

(c)The Class B Investor Default Amount for
the related Monthly Period \$263,895.36

(d)The Collateral Default Amount for the
related Monthly Period \$263,895.36

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$9,034,735.14

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$797,182.48

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$797,182.48

10.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$9,433,172.64

(b)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$832,338.73

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$832,338.73

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.62%
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.38125%
- -----

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer Christopher Harris

Name: Christopher Harris
Title: First Vice President

1998-C

CLASS A CUS262TDH3Exhibit 20.19
CLASS B CUSIP55262TDJ9

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

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

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

4.The amount of distribution in respect of
Class A Monthly Interest\$4.833333

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

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

7.The amount of distribution in respect of
Class B Monthly Interest\$1.404688

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

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

10.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$5.250000

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$62,914,981.91

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$5,563,008.08

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$5,563,008.08

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 1998-D as of the end of the day on
the last day of the related Monthly Period \$559,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 1998-D as of the end of
the day on the last day of the related
Monthly Period \$559,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$475,000,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly Period\$475,000,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$42,000,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Interest as of the end of the day on the
last day of the related Monthly period \$42,000,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$42,000,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$42,000,000.00

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

November 1, 2002 through November 21, 2002 0.85%
November 22, 2002 through November 30, 20020.82%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total5.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$2,622,533.77

(b)The Class A Investor Default Amount for
the related Monthly Period \$2,228,450.09

(c)The Class B Investor Default Amount for
the related Monthly Period \$197,041.84

(d)The Collateral Default Amount for the
related Monthly Period \$197,041.84

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$494,791.67

(b)The amount of the Class B Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period \$43,750.00

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$43,750.00

(d)The amount of Servicer Interchange payable
by the Trust to the Servicer for the
related Monthly Period \$349,375.00

7.Reallocations

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

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

(c)The Collateral Interest Amount as of the
close of business on this Distribution
Date \$42,000,000.00

(d)The Collateral Interest Adjusted Amount
as of the close of business on the
Distribution Date\$42,000,000.00

(e)The Class B Investor Interest as of the
close of business on this Distribution
Date \$42,000,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$42,000,000.00

8.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account,
amounts, if any, withdrawn from the Swap Reserve
Fund and the Net Swap Receipt, if any,
allocated in respect of the Class A
Certificates \$8,764,901.59

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$621,479.20

(c)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$621,479.20

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

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

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

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

11.Swap Reserve Fund

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

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

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the
related Transfer Date\$1,736,262.88

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

13.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$8,468,026.59

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$595,229.20

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$595,229.20

14.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.70%
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.38125%
- -----

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

1.Has the Interest Reserve Account been established?Yes

2.Has the Interest Reserve Account been funded?Yes

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

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

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer
Christopher Harris

Name: Christopher Harris
Title: First Vice President

1998-D

CLASS A CUSI262TDK6Exhibit 20.20
CLASS B CUSIP 55262TDL4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

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

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

4.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$5.500000

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

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

1.The amount of the current monthly
accumulation in respect of Class A
Monthly Interest\$ 1.643646

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

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

4.The amount of the current monthly
accumulation in respect of Class B
Monthly Interest\$ 1.802951

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

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

C. Information Regarding the Current Quarterly Interest Distribution

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

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

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

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

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

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$99,339,451.23

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$8,768,364.36

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$8,768,364.36

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

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

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

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

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

(f)The amount of Principal Receivables in the

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

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

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

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

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

November 1, 2002 through November 21, 2002 1.35%
November 22, 2002 through November 30, 20021.29%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----
(b) 60 - 89 days:1.16%811,562,484.35
- -----
(c) 90 - 119 days:0.95%666,875,440.05
- -----
(d)120 - 149 days:0.88%615,489,079.68
- -----
(e)150 or more days:0.71%503,710,193.62
- -----

Total5.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$4,139,756.55

(b)The Class A Investor Default Amount for
the related Monthly Period \$3,518,605.49

(c)The Class B Investor Default Amount for
the related Monthly Period \$310,575.53

(d)The Collateral Default Amount for the
related Monthly Period \$310,575.53

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Interest Funding Account

(a)The aggregate amount on deposit in
the Interest Funding Account on
the related Transfer Date (after taking
into account deposits on such date
but prior to withdrawals)\$2,704,179.52

(b)The aggregate amount deposited into
the Interest Funding Account with
respect to the Class A Certificates
on the related Transfer Date\$1,232,734.38

(c)The aggregate amount deposited into
the Interest Funding Account with
respect to the Class B Certificates
on the related Transfer Date\$119,355.38

(d)The Interest Funding Investment
Proceeds deposited in the Finance
Charge Account on the related
Transfer Date\$1,384.19

10.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$10,630,484.19

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$938,195.88

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$938,195.88

11.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$11,099,234.19

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$979,570.88

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

allocated in respect of the Collateral
Interest \$979,570.88

12.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.42%
- -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.76375%
- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1998-E

CLASS A CUSI262TDM2Exhibit 20.21
CLASS B CUSIP 55262TDN0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

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

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

4.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$5.375000

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

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

1.The amount of the current monthly
accumulation in respect of Class A
Monthly Interest\$ 1.658715

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

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

4.The amount of the current monthly
accumulation in respect of Class B
Monthly Interest\$ 1.813715

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

6.The amount of the current monthly
accumulation in respect of Class B

Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1.The total amount of distribution from
the Interest Funding Account\$2,269,036.03

2.The amount of the current quarterly interest
distribution in respect of Class A\$2,069,381.08

3.The amount of the current quarterly
interest distribution in respect of
Class A set forth in 2 above per \$1,000
of original certificate principal
amount\$ 4.869132

4.The amount of the current quarterly interest
distribution in respect of Class B\$199,654.95

5.The amount of the current quarterly
interest distribution in respect of
Class B set forth in 4 above per \$1,000
of original certificate principal amount\$ 5.324132

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$56,292,358.15

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$4,966,971.02

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$4,966,971.02

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

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

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

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

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

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

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

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

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

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

November 1, 2002 through November 21, 2002 0.76%
November 22, 2002 through November 30, 20020.73%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06

(b) 60 - 89 days:1.16%811,562,484.35

(c) 90 - 119 days:0.95%666,875,440.05

(d)120 - 149 days:0.88%615,489,079.68

(e)150 or more days:0.71%503,710,193.62

Total15.63%3,952,802,452.76

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for

the related Monthly Period \$2,345,736.84

(b)The Class A Investor Default Amount for
the related Monthly Period \$1,993,876.58

(c)The Class B Investor Default Amount for
the related Monthly Period \$175,930.13

(d)The Collateral Default Amount for the
related Monthly Period \$175,930.13

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Interest Funding Account

(a)The aggregate amount on deposit in
the Interest Funding Account on
the related Transfer Date (after taking
into account deposits on such date
but prior to withdrawals)\$2,269,036.03

(b)The aggregate amount deposited into
the Interest Funding Account with
respect to the Class A Certificates
on the related Transfer Date\$704,954.00

(c)The aggregate amount deposited into
the Interest Funding Account with
respect to the Class B Certificates
on the related Transfer Date\$68,014.33

(d)The Interest Funding Investment
Proceeds deposited in the Finance
Charge Account on the related
Transfer Date\$1,531.51

10.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$6,024,688.91

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$531,454.73

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$531,454.73

11.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$6,290,313.91

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$554,892.23

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

related Monthly Period which were
allocated in respect of the Collateral
Interest \$554,892.23

12.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.44%
- -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.82625%
- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL
ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1998-F

CLASS A CUSI262TDP5Exhibit 20.22
CLASS B CUSIP 55262TDQ3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

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

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

4.The amount of distribution in respect of
Class A Monthly Interest\$1.301354

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

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

7.The amount of distribution in respect of
Class B Monthly Interest\$1.533854

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

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

10.The amount of distribution in respect of
Collateral Monthly Interest\$1.812500

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$84,438,529.76

(b)The aggregate amount of Collections of Principal Receivables processed during the

related Monthly Period which were allocated
in respect of the Class B Certificates \$7,450,457.64

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$7,450,457.64

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

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

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

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

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

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

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

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

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

November 1, 2002 through November 21, 2002 1.14%
November 22, 2002 through November 30, 20021.09%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total15.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$3,518,605.44

(b)The Class A Investor Default Amount for
the related Monthly Period \$2,990,814.72

(c)The Class B Investor Default Amount for
the related Monthly Period \$263,895.36

(d)The Collateral Default Amount for the
related Monthly Period \$263,895.36

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$9,034,735.14

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$797,182.48

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$797,182.48

10.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$9,433,172.64

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$832,338.73

(c)The aggregate amount of Collections of

Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$832,338.73

11.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.85%
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.38125%
- -----

Collateral Interest determination - 1.38000%
- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1998-G

CLASS A CUSI262TDT7Exhibit 20.23
CLASS B CUSIP 55262TDU4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

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

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

4.The amount of distribution in respect of
Class A Monthly Interest\$4.375000

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

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

7.The amount of distribution in respect of
Class B Monthly Interest\$4.708333

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

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

10.The amount of distribution in respect of
Collateral Monthly Interest\$2.118611

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$87,418,718.92

(b)The aggregate amount of Collections of
Principal Receivables processed during the

related Monthly Period which were allocated
in respect of the Class B Certificates \$5,960,363.16

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$5,960,363.16

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

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

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

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$660,000,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly Period\$660,000,000.00

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

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

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

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

November 1, 2002 through November 21, 2002 1.14%
November 22, 2002 through November 30, 20021.09%

(j)The Class A Floating Allocation with
respect to the related Monthly Period0.880
- -----

(k)The Class B Floating Allocation with
respect to the related Monthly Period0.060
- -----

(l)The Collateral Floating Allocation with
respect to the related Monthly Period0.060
- -----

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total15.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$3,518,605.44

(b)The Class A Investor Default Amount for
the related Monthly Period \$3,096,372.96

(c)The Class B Investor Default Amount for
the related Monthly Period \$211,116.24

(d)The Collateral Default Amount for the
related Monthly Period \$211,116.24

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$687,500.00

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

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

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

7.Reallocations

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$9,353,608.65

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$637,745.59

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$637,745.59

10.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$9,766,108.65

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$665,870.59

(c)The aggregate amount of Collections of

Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$665,870.59

11.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 4.60%
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:

Collateral Interest determination - 1.38000%
- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1998-J

CLASS A CUSI262TDZ3Exhibit 20.24
CLASS B CUSIP 55262TEA7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

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

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

4.The amount of distribution in respect of
Class A Monthly Interest\$1.309965

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

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

7.The amount of distribution in respect of
Class B Monthly Interest\$1.508021

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

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

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

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$56,292,358.15

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$4,966,971.02

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$4,966,971.02

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

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

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

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

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

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

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

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

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

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

November 1, 2002 through November 21, 2002 0.76%
November 22, 2002 through November 30, 20020.73%

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

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

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

- -----

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

- -----

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

- -----

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

- -----

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

- -----

3.Delinquent Balances

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

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06

- -----

(b) 60 - 89 days:1.16%811,562,484.35

- -----

(c) 90 - 119 days:0.95%666,875,440.05

- -----

(d)120 - 149 days:0.88%615,489,079.68

- -----

(e)150 or more days:0.71%503,710,193.62

- -----

Total15.63%3,952,802,452.76

- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$2,345,736.84

(b)The Class A Investor Default Amount for
the related Monthly Period \$1,993,876.58

(c)The Class B Investor Default Amount for
the related Monthly Period \$175,930.13

(d)The Collateral Default Amount for the
related Monthly Period \$175,930.13

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

8.Principal Funding Account

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

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

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

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

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

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

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

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

9.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$6,023,157.40

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$531,454.73

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$531,454.73

10.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$6,288,782.40

(b)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$554,892.23

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$554,892.23

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.54%
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.38125%
- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1999-A

CLASS A CUS262TEB5Exhibit 20.25
CLASS B CUSIP55262TEC3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

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

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

4.The amount of distribution in respect of
Class A Monthly Interest\$4.916667

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

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

7.The amount of distribution in respect of
Class B Monthly Interest\$5.166667

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

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

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

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$84,438,529.76

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$7,450,457.64

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$7,450,457.64

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

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

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

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

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

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

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

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

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

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

November 1, 2002 through November 21, 2002 1.14%
November 22, 2002 through November 30, 20021.09%

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total5.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$3,518,605.44

(b)The Class A Investor Default Amount for
the related Monthly Period \$2,990,814.72

(c)The Class B Investor Default Amount for
the related Monthly Period \$263,895.36

(d)The Collateral Default Amount for the
related Monthly Period \$263,895.36

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

8.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account,
amounts, if any, withdrawn from the Swap Reserve
Fund and the Net Swap Receipt, if any,
allocated in respect of the Class A
Certificates \$11,744,807.32

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$832,338.73

(c)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$832,338.73

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

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

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

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

11.Swap Reserve Fund

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

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

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the
related Transfer Date\$2,311,634.68

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

13.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$11,346,369.82

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$797,182.48

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$797,182.48

14.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.24%
- -----

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

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

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL
ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1999-B

CLASS A CUSI262TEE9Exhibit 20.26
CLASS B CUSIP 55262TEF6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

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

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

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

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

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

4.The amount of distribution in respect of
Class A Monthly Interest\$1.353021

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

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

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

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

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

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

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$56,292,358.15

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$4,966,971.02

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$4,966,971.02

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

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

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

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

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

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

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

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

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

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

November 1, 2002 through November 21, 2002 0.76%
November 22, 2002 through November 30, 20020.73%

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

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

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

- -----

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total15.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$2,345,736.84

(b)The Class A Investor Default Amount for
the related Monthly Period \$1,993,876.58

(c)The Class B Investor Default Amount for
the related Monthly Period \$175,930.13

(d)The Collateral Default Amount for the
related Monthly Period \$175,930.13

5.Investor Charge Offs

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

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

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

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

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

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

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

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$442,708.33

(b)The amount of the Class B Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period \$39,062.50

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$39,062.50

(d)The amount of Servicer Interchange payable
by the Trust to the Servicer for the
related Monthly Period \$312,500.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B
Principal Collections with respect to
this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the
close of business on this Distribution
Date \$37,500,000.00

(d)The Collateral Interest Adjusted Amount
as of the close of business on the
Distribution Date\$37,500,000.00

(e)The Class B Investor Interest as of the
close of business on this Distribution
Date \$37,500,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$37,500,000.00

8.Principal Funding Account

(a)The principal amount on deposit in the
Principal Funding Account on the related
Transfer Date (after taking into account
deposits on such date but prior to
withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect
to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the
Reserve Draw Amount deposited in the
Finance Charge Account on the related
Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

9.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$6,023,157.40

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$531,454.73

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$531,454.73

10.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$6,288,782.40

(b)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$554,892.23

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$554,892.23

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.14%
- -----

C.Floating Rate Determinations

LIBOR rate for the Interest Period ending on this Distribution Date:1.38125%
- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL
ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1999-D

CLASS A CUS262TEN9Exhibit 20.27
CLASS B CUSIP55262TEP4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Class A Monthly Interest\$5.291667

5.The amount of distribution in respect of
Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of
Class A Additional Interest\$0.000000

7.The amount of distribution in respect of
Class B Monthly Interest\$5.500000

8.The amount of distribution in respect of
Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of
Class B Additional Interest\$0.000000

10.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$1.878299

11.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$84,438,529.76

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$7,450,457.64

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$7,450,457.64

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 1999-G as of the end of the day on
the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 1999-G as of the end of
the day on the last day of the related
Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$637,500,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly
Period\$637,500,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Investor Interest as of the end of the
day on the last day of the related Monthly
Period\$56,250,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$56,250,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$56,250,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 1.14%
November 22, 2002 through November 30, 20021.09%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850
- -----

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.075
- -----

(m)The Collateral Floating Allocation with

respect to the related Monthly Period0.075
- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total5.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$3,518,605.44
- -----

(b)The Class A Investor Default Amount for
the related Monthly Period \$2,990,814.72
- -----

(c)The Class B Investor Default Amount for
the related Monthly Period \$263,895.36
- -----

(d)The Collateral Default Amount for the
related Monthly Period \$263,895.36
- -----

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00
- -----

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00
- -----

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00
- -----

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00
- -----

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$664,062.50

(b)The amount of the Class B Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$58,593.75

(d)The amount of Servicer Interchange payable
by the Trust to the Servicer for the
related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B
Principal Collections with respect to
this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the
close of business on this Distribution
Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount
as of the close of business on the
Distribution Date\$56,250,000.00

- -----
(e)The Class B Investor Interest as of the
close of business on this Distribution
Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$56,250,000.00

8.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account,
amounts, if any, withdrawn from the Swap Reserve
Fund and the Net Swap Receipt, if any,
allocated in respect of the Class A
Certificates \$11,944,745.56

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$832,338.73

(c)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$832,338.73

9. Principal Funding Account

(a)The principal amount on deposit in the
Principal Funding Account on the related
Transfer Date (after taking into account
deposits on such date but prior to
withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect
to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class B Available Funds \$ 0.00

10.Reserve Account

(a)The Reserve Draw Amount on the related
Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(c)The Reserve Draw Amount deposited

in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(d)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

11.Swap Reserve Fund

(a) The Swap Reserve Draw Amount on the
related Transfer Date\$ 0.00

(b) The amount of the Swap Reserve Draw
Amount deposited in the Finance Charge
Account on the related Transfer Date to be
treated as Class A Available Funds\$ 0.00

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the
related Transfer Date\$2,511,572.92

(b) The amount of the Net Swap Payment for the
related Transfer Date\$ 0.00

13.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$11,546,308.06

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$797,182.48

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$797,182.48

14.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.47%
- -----

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

3.The aggregate amount of funds withdrawn from the
Interest Reserve Account, if any\$0.00

4.How any funds withdrawn from the Interest Reserve
Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1999-G

CLASS A CUSI262TEQ2Exhibit 20.28
CLASS B CUSIP 55262TER0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$6.208333

5.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of the current monthly
accumulation in respect of Class A
Monthly Interest\$ 1.699618

2.The amount of the current monthly
accumulation in respect of Class A
Deficiency Amounts\$ 0.000000

3.The amount of the current monthly
accumulation in respect of Class A
Additional Interest\$ 0.000000

4.The amount of the current monthly
accumulation in respect of Class B
Monthly Interest\$ 1.932118

5.The amount of the current monthly
accumulation in respect of Class B
Deficiency Amounts\$ 0.000000

6.The amount of the current monthly
accumulation in respect of Class B

Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1.The total amount of distribution from
the Interest Funding Account\$ 0.00

2.The amount of the current quarterly interest
distribution in respect of Class A\$ 0.00

3.The amount of the current quarterly
interest distribution in respect of
Class A set forth in 2 above per \$1,000
of original certificate principal
amount\$ 0.000000

4.The amount of the current quarterly interest
distribution in respect of Class B\$ 0.00

5.The amount of the current quarterly
interest distribution in respect of
Class B set forth in 4 above per \$1,000
of original certificate principal amount\$ 0.000000

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$112,584,707.60

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$9,933,944.40

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$9,933,944.40

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 1999-H as of the end of the day on
the last day of the related Monthly Period \$1,000,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 1999-H as of the end of
the day on the last day of the related
Monthly Period \$1,000,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$850,000,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly Period\$850,000,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$75,000,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Interest as of the end of the day on the
last day of the related Monthly period \$75,000,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$75,000,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$75,000,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 1.53%
November 22, 2002 through November 30, 20021.46%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850
- -----

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.075
- -----

(m)The Collateral Floating Allocation with
respect to the related Monthly Period0.075
- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06

(b) 60 - 89 days:1.16%811,562,484.35

(c) 90 - 119 days:0.95%666,875,440.05

(d)120 - 149 days:0.88%615,489,079.68

(e)150 or more days:0.71%503,710,193.62

Total15.63%3,952,802,452.76

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for

the related Monthly Period \$4,691,474.13

(b)The Class A Investor Default Amount for
the related Monthly Period \$3,987,752.85

(c)The Class B Investor Default Amount for
the related Monthly Period \$351,860.64

(d)The Collateral Default Amount for the
related Monthly Period \$351,860.64

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$885,416.67

(b)The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$78,125.00

(c)The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$78,125.00

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$625,000.00

7.Reallocations

(a)The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$75,000,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$75,000,000.00

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$75,000,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$75,000,000.00

8.Principal Funding Account

(a)The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

9. Interest Funding Account

(a)The aggregate amount on deposit in
the Interest Funding Account on
the related Transfer Date (after taking
into account deposits on such date
but prior to withdrawals)\$3,179,168.40

(b)The aggregate amount deposited into
the Interest Funding Account with
respect to the Class A Certificates
on the related Transfer Date\$1,444,675.35

(c)The aggregate amount deposited into
the Interest Funding Account with
respect to the Class B Certificates
on the related Transfer Date\$144,908.85

(d)The Interest Funding Investment
Proceeds deposited in the Finance
Charge Account on the related
Transfer Date\$1,627.68

10. Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$12,047,941.47

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$1,062,910.00

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$1,062,910.00

11. Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$12,579,191.47

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$1,109,785.00

(c)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the

related Monthly Period which were
allocated in respect of the Collateral
Interest \$1,109,785.00

12.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.28%
- -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.76375%
- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL
ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1999-H

CLASS A CUS262TEU3Exhibit 20.29
CLASS B CUSIP55262TEV1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Class A Monthly Interest\$5.833333

5.The amount of distribution in respect of
Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of
Class A Additional Interest\$0.000000

7.The amount of distribution in respect of
Class B Monthly Interest\$6.166667

8.The amount of distribution in respect of
Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of
Class B Additional Interest\$0.000000

10.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$6.541667

11.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$112,584,707.60

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$9,933,944.40

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$9,933,944.40

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 1999-J as of the end of the day on
the last day of the related Monthly Period \$1,000,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 1999-J as of the end of
the day on the last day of the related
Monthly Period \$1,000,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$850,000,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly
Period\$850,000,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$75,000,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Investor Interest as of the end of the
day on the last day of the related Monthly
Period\$75,000,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$75,000,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$75,000,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 1.53%
November 22, 2002 through November 30, 20021.46%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850
- -----

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.075
- -----

(m)The Collateral Floating Allocation with

respect to the related Monthly Period0.075
- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total5.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$4,691,474.13
- -----

(b)The Class A Investor Default Amount for
the related Monthly Period \$3,987,752.85
- -----

(c)The Class B Investor Default Amount for
the related Monthly Period \$351,860.64
- -----

(d)The Collateral Default Amount for the
related Monthly Period \$351,860.64
- -----

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00
- -----

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00
- -----

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00
- -----

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00
- -----

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$885,416.67

(b)The amount of the Class B Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period \$78,125.00

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$78,125.00

(d)The amount of Servicer Interchange payable
by the Trust to the Servicer for the
related Monthly Period \$625,000.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B
Principal Collections with respect to
this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the
close of business on this Distribution
Date \$75,000,000.00

(d)The Collateral Interest Adjusted Amount
as of the close of business on the
Distribution Date\$75,000,000.00

- -----

(e)The Class B Investor Interest as of the
close of business on this Distribution
Date \$75,000,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$75,000,000.00

8.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account,
amounts, if any, withdrawn from the Swap Reserve
Fund and the Net Swap Receipt, if any,
allocated in respect of the Class A
Certificates \$16,353,843.44

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$1,109,785.00

(c)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$1,109,785.00

9. Principal Funding Account

(a)The principal amount on deposit in the
Principal Funding Account on the related
Transfer Date (after taking into account
deposits on such date but prior to
withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect
to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class B Available Funds \$ 0.00

10.Reserve Account

(a)The Reserve Draw Amount on the related
Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(c)The Reserve Draw Amount deposited

in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(d)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

11.Swap Reserve Fund

(a) The Swap Reserve Draw Amount on the
related Transfer Date\$ 0.00

(b) The amount of the Swap Reserve Draw
Amount deposited in the Finance Charge
Account on the related Transfer Date to be
treated as Class A Available Funds\$ 0.00

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the
related Transfer Date\$3,776,279.65

(b) The amount of the Net Swap Payment for the
related Transfer Date\$ 0.00

13.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$15,822,593.44

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$1,062,910.00

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$1,062,910.00

14.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 6.97%
- -----

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

3.The aggregate amount of funds withdrawn from the
Interest Reserve Account, if any\$0.00

4.How any funds withdrawn from the Interest Reserve
Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1999-J

CLASS A CUSI262TEW9Exhibit 20.30
CLASS B CUSIP 55262TEX7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Class A Monthly Interest\$1.404687

5.The amount of distribution in respect of
Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of
Class A Additional Interest\$0.000000

7.The amount of distribution in respect of
Class B Monthly Interest\$1.645799

8.The amount of distribution in respect of
Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of
Class B Additional Interest\$0.000000

10.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$2.119410

11.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$84,438,529.76

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$7,450,457.64

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$7,450,457.64

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 1999-L as of the end of the day on
the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 1999-L as of the end of
the day on the last day of the related
Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$637,500,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Interest as of the end of the day on the
last day of the related Monthly period \$56,250,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$56,250,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$56,250,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 1.14%
November 22, 2002 through November 30, 20021.09%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.075

(m)The Collateral Floating Allocation with
respect to the related Monthly Period0.075

- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total15.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$3,518,605.44

(b)The Class A Investor Default Amount for
the related Monthly Period \$2,990,814.72

(c)The Class B Investor Default Amount for
the related Monthly Period \$263,895.36

(d)The Collateral Default Amount for the
related Monthly Period \$263,895.36

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$664,062.50

(b)The amount of the Class B Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$58,593.75

(d)The amount of Servicer Interchange payable
by the Trust to the Servicer for the
related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B
Principal Collections with respect to
this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the
close of business on this Distribution
Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount
as of the close of business on the
Distribution Date\$56,250,000.00

(e)The Class B Investor Interest as of the
close of business on this Distribution
Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$56,250,000.00

8.Principal Funding Account

(a)The principal amount on deposit in the
Principal Funding Account on the related
Transfer Date (after taking into account
deposits on such date but prior to
withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect
to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the
Reserve Draw Amount deposited in the
Finance Charge Account on the related
Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

9.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$9,034,735.14

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$797,182.48

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$797,182.48

10.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$9,433,172.64

(b)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$832,338.73

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$832,338.73

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.72%
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.38125%
- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1999-L

CLASS A CUS262TEY5Exhibit 20.31
CLASS B CUSIP55262TEZ2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Class A Monthly Interest\$5.500000

5.The amount of distribution in respect of
Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of
Class A Additional Interest\$0.000000

7.The amount of distribution in respect of
Class B Monthly Interest\$5.666667

8.The amount of distribution in respect of
Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of
Class B Additional Interest\$0.000000

10.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$6.208333

11.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$56,292,358.15

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$4,966,971.02

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$4,966,971.02

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 1999-M as of the end of the day on
the last day of the related Monthly Period \$500,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 1999-M as of the end of
the day on the last day of the related
Monthly Period \$500,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$425,000,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly
Period\$425,000,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$37,500,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Investor Interest as of the end of the
day on the last day of the related Monthly
Period\$37,500,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$37,500,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$37,500,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 0.76%
November 22, 2002 through November 30, 20020.73%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850
- -----

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.075
- -----

(m)The Collateral Floating Allocation with

respect to the related Monthly Period0.075
- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total5.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$2,345,736.84
- -----

(b)The Class A Investor Default Amount for
the related Monthly Period \$1,993,876.58
- -----

(c)The Class B Investor Default Amount for
the related Monthly Period \$175,930.13
- -----

(d)The Collateral Default Amount for the
related Monthly Period \$175,930.13
- -----

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00
- -----

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00
- -----

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00
- -----

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00
- -----

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$442,708.33

(b)The amount of the Class B Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period \$39,062.50

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$39,062.50

(d)The amount of Servicer Interchange payable
by the Trust to the Servicer for the
related Monthly Period \$312,500.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B
Principal Collections with respect to
this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the
close of business on this Distribution
Date \$37,500,000.00

(d)The Collateral Interest Adjusted Amount
as of the close of business on the
Distribution Date\$37,500,000.00

- -----
(e)The Class B Investor Interest as of the
close of business on this Distribution
Date \$37,500,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$37,500,000.00

8.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account,
amounts, if any, withdrawn from the Swap Reserve
Fund and the Net Swap Receipt, if any,
allocated in respect of the Class A
Certificates \$8,077,964.52

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$554,892.23

(c)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$554,892.23

9. Principal Funding Account

(a)The principal amount on deposit in the
Principal Funding Account on the related
Transfer Date (after taking into account
deposits on such date but prior to
withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect
to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class B Available Funds \$ 0.00

10.Reserve Account

(a)The Reserve Draw Amount on the related
Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(c)The Reserve Draw Amount deposited

in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(d)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

11.Swap Reserve Fund

(a) The Swap Reserve Draw Amount on the
related Transfer Date\$ 0.00

(b) The amount of the Swap Reserve Draw
Amount deposited in the Finance Charge
Account on the related Transfer Date to be
treated as Class A Available Funds\$ 0.00

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the
related Transfer Date\$1,789,182.12

(b) The amount of the Net Swap Payment for the
related Transfer Date\$ 0.00

13.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$7,812,339.52

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$531,454.73

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$531,454.73

14.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.14%
- -----

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

3.The aggregate amount of funds withdrawn from the
Interest Reserve Account, if any\$0.00

4.How any funds withdrawn from the Interest Reserve
Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

1999-M

CLASS A CUS262TFA6Exhibit 20.32
CLASS B CUSIP55262TFB4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Class A Monthly Interest\$6.125000

5.The amount of distribution in respect of
Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of
Class A Additional Interest\$0.000000

7.The amount of distribution in respect of
Class B Monthly Interest\$6.291667

8.The amount of distribution in respect of
Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of
Class B Additional Interest\$0.000000

10.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$6.583333

11.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$84,438,529.76

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$7,450,457.64

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$7,450,457.64

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 2000-A as of the end of the day on
the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 2000-A as of the end of
the day on the last day of the related
Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$637,500,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly
Period\$637,500,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Investor Interest as of the end of the
day on the last day of the related Monthly
Period\$56,250,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$56,250,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$56,250,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 1.14%
November 22, 2002 through November 30, 20021.09%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850
- -----

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.075
- -----

(m)The Collateral Floating Allocation with

respect to the related Monthly Period0.075
- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total5.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$3,518,605.44
- -----

(b)The Class A Investor Default Amount for
the related Monthly Period \$2,990,814.72
- -----

(c)The Class B Investor Default Amount for
the related Monthly Period \$263,895.36
- -----

(d)The Collateral Default Amount for the
related Monthly Period \$263,895.36
- -----

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00
- -----

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00
- -----

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00
- -----

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00
- -----

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$664,062.50

(b)The amount of the Class B Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$58,593.75

(d)The amount of Servicer Interchange payable
by the Trust to the Servicer for the
related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B
Principal Collections with respect to
this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the
close of business on this Distribution
Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount
as of the close of business on the
Distribution Date\$56,250,000.00

- -----
(e)The Class B Investor Interest as of the
close of business on this Distribution
Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$56,250,000.00

8.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account,
amounts, if any, withdrawn from the Swap Reserve
Fund and the Net Swap Receipt, if any,
allocated in respect of the Class A
Certificates \$12,513,187.48

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$832,338.73

(c)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$832,338.73

9. Principal Funding Account

(a)The principal amount on deposit in the
Principal Funding Account on the related
Transfer Date (after taking into account
deposits on such date but prior to
withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect
to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class B Available Funds \$ 0.00

10.Reserve Account

(a)The Reserve Draw Amount on the related
Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(c)The Reserve Draw Amount deposited

in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(d)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

11.Swap Reserve Fund

(a) The Swap Reserve Draw Amount on the
related Transfer Date\$ 0.00

(b) The amount of the Swap Reserve Draw
Amount deposited in the Finance Charge
Account on the related Transfer Date to be
treated as Class A Available Funds\$ 0.00

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the
related Transfer Date\$3,080,014.84

(b) The amount of the Net Swap Payment for the
related Transfer Date\$ 0.00

13.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$12,114,749.98

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$797,182.48

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$797,182.48

14.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.04%
- -----

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

3.The aggregate amount of funds withdrawn from the
Interest Reserve Account, if any\$0.00

4.How any funds withdrawn from the Interest Reserve
Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Served Christopher Harris
cer

Name: Christopher Harris
Title: First Vice President

2000-A

CLASS A CUSI262TFC2Exhibit 20.33
CLASS B CUSIP 55262TFD0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Class A Monthly Interest\$1.288438

5.The amount of distribution in respect of
Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of
Class A Additional Interest\$0.000000

7.The amount of distribution in respect of
Class B Monthly Interest\$1.447743

8.The amount of distribution in respect of
Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of
Class B Additional Interest\$0.000000

10.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$1.783576

11.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$84,438,529.76

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$7,450,457.64

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$7,450,457.64

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 2000-B as of the end of the day on
the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 2000-B as of the end of
the day on the last day of the related
Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$637,500,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Interest as of the end of the day on the
last day of the related Monthly period \$56,250,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$56,250,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$56,250,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 1.14%
November 22, 2002 through November 30, 20021.09%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.075

(m)The Collateral Floating Allocation with
respect to the related Monthly Period0.075

- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total15.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$3,518,605.44

(b)The Class A Investor Default Amount for
the related Monthly Period \$2,990,814.72

(c)The Class B Investor Default Amount for
the related Monthly Period \$263,895.36

(d)The Collateral Default Amount for the
related Monthly Period \$263,895.36

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$664,062.50

(b)The amount of the Class B Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$58,593.75

(d)The amount of Servicer Interchange payable
by the Trust to the Servicer for the
related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B
Principal Collections with respect to
this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the
close of business on this Distribution
Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount
as of the close of business on the
Distribution Date\$56,250,000.00

(e)The Class B Investor Interest as of the
close of business on this Distribution
Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$56,250,000.00

8.Principal Funding Account

(a)The principal amount on deposit in the
Principal Funding Account on the related
Transfer Date (after taking into account
deposits on such date but prior to
withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect
to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the
Reserve Draw Amount deposited in the
Finance Charge Account on the related
Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

9.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$9,034,735.14

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$797,182.48

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$797,182.48

10.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$9,433,172.64

(b)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$832,338.73

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$832,338.73

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.88%
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.38125%
- -----

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servi Christopher Harris
cer

Name: Christopher Harris
Title: First Vice President

2000-B

CLASS A CUSI262TFE8Exhibit 20.34
CLASS B CUSIP 55262TFF5

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Class A Monthly Interest\$1.327187

5.The amount of distribution in respect of
Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of
Class A Additional Interest\$0.000000

7.The amount of distribution in respect of
Class B Monthly Interest\$1.512326

8.The amount of distribution in respect of
Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of
Class B Additional Interest\$0.000000

10.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$1.878299

11.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$168,877,065.76

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$14,900,915.33

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$14,900,915.33

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 2000-C as of the end of the day on
the last day of the related Monthly Period \$1,500,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 2000-C as of the end of
the day on the last day of the related
Monthly Period \$1,500,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$1,275,000,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly Period\$1,275,000,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$112,500,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Interest as of the end of the day on the
last day of the related Monthly period \$112,500,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$112,500,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$112,500,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 2.29%
November 22, 2002 through November 30, 20022.19%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.075

(m)The Collateral Floating Allocation with
respect to the related Monthly Period0.075

- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total15.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$7,037,210.90

(b)The Class A Investor Default Amount for
the related Monthly Period \$5,981,629.40

(c)The Class B Investor Default Amount for
the related Monthly Period \$527,790.75

(d)The Collateral Default Amount for the
related Monthly Period \$527,790.75

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$1,328,125.00

(b)The amount of the Class B Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period \$117,187.50

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$117,187.50

(d)The amount of Servicer Interchange payable
by the Trust to the Servicer for the
related Monthly Period \$937,500.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B
Principal Collections with respect to
this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the
close of business on this Distribution
Date \$112,500,000.00

(d)The Collateral Interest Adjusted Amount
as of the close of business on the
Distribution Date\$112,500,000.00

(e)The Class B Investor Interest as of the
close of business on this Distribution
Date \$112,500,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$112,500,000.00

8.Principal Funding Account

(a)The principal amount on deposit in the
Principal Funding Account on the related
Transfer Date (after taking into account
deposits on such date but prior to
withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect
to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the
Reserve Draw Amount deposited in the
Finance Charge Account on the related
Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

9.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$18,069,471.11

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$1,594,364.85

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$1,594,364.85

10.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$18,866,346.11

(b)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,664,677.35

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,664,677.35

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.83%
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.38125%
- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

2000-C

CLASS A CUSI262TFG3Exhibit 20.35
CLASS B CUSIP 55262TFH1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Class A Monthly Interest\$1.361632

5.The amount of distribution in respect of
Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of
Class A Additional Interest\$0.000000

7.The amount of distribution in respect of
Class B Monthly Interest\$1.559688

8.The amount of distribution in respect of
Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of
Class B Additional Interest\$0.000000

10.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$7.000000

11.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$95,697,001.58

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$8,443,856.12

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$8,443,856.12

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 2000-D as of the end of the day on
the last day of the related Monthly Period \$850,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 2000-D as of the end of
the day on the last day of the related
Monthly Period \$850,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$722,500,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly Period\$722,500,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$63,750,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Interest as of the end of the day on the
last day of the related Monthly period \$63,750,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$63,750,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$63,750,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 1.30%
November 22, 2002 through November 30, 20021.24%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850
- -----

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.075
- -----

(m)The Collateral Floating Allocation with
respect to the related Monthly Period0.075

- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total15.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$3,987,752.84

(b)The Class A Investor Default Amount for
the related Monthly Period \$3,389,589.90

(c)The Class B Investor Default Amount for
the related Monthly Period \$299,081.47

(d)The Collateral Default Amount for the
related Monthly Period \$299,081.47

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$752,604.17

(b)The amount of the Class B Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period \$66,406.25

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$66,406.25

(d)The amount of Servicer Interchange payable
by the Trust to the Servicer for the
related Monthly Period \$531,250.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B
Principal Collections with respect to
this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the
close of business on this Distribution
Date \$63,750,000.00

(d)The Collateral Interest Adjusted Amount
as of the close of business on the
Distribution Date\$63,750,000.00

(e)The Class B Investor Interest as of the
close of business on this Distribution
Date \$63,750,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$63,750,000.00

8.Principal Funding Account

(a)The principal amount on deposit in the
Principal Funding Account on the related
Transfer Date (after taking into account
deposits on such date but prior to
withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect
to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the
Reserve Draw Amount deposited in the
Finance Charge Account on the related
Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

9.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$10,239,366.80

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$903,473.75

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$903,473.75

10.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$10,690,929.30

(b)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$943,317.50

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$943,317.50

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.35%
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.38125%
- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

2000-D

CLASS A CUS262TFJ7Exhibit 20.36
CLASS B CUSIP55262TFK4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Class A Monthly Interest\$6.500000

5.The amount of distribution in respect of
Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of
Class A Additional Interest\$0.000000

7.The amount of distribution in respect of
Class B Monthly Interest\$6.791667

8.The amount of distribution in respect of
Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of
Class B Additional Interest\$0.000000

10.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$7.333333

11.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$66,226,299.97

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$5,960,363.16

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$5,960,363.16

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 2000-E as of the end of the day on
the last day of the related Monthly Period \$590,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 2000-E as of the end of
the day on the last day of the related
Monthly Period \$590,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$500,000,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly
Period\$500,000,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$45,000,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Investor Interest as of the end of the
day on the last day of the related Monthly
Period\$45,000,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$45,000,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$45,000,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 0.90%
November 22, 2002 through November 30, 20020.86%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.847
- -----

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.076
- -----

(m)The Collateral Floating Allocation with

respect to the related Monthly Period0.076
- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total5.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$2,767,969.37
- -----

(b)The Class A Investor Default Amount for
the related Monthly Period \$2,345,736.89
- -----

(c)The Class B Investor Default Amount for
the related Monthly Period \$211,116.24
- -----

(d)The Collateral Default Amount for the
related Monthly Period \$211,116.24
- -----

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00
- -----

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00
- -----

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00
- -----

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00
- -----

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$520,833.33

(b)The amount of the Class B Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period \$46,875.00

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$46,875.00

(d)The amount of Servicer Interchange payable
by the Trust to the Servicer for the
related Monthly Period \$368,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B
Principal Collections with respect to
this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the
close of business on this Distribution
Date \$45,000,000.00

(d)The Collateral Interest Adjusted Amount
as of the close of business on the
Distribution Date\$45,000,000.00

- -----
(e)The Class B Investor Interest as of the
close of business on this Distribution
Date \$45,000,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$45,000,000.00

8.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account,
amounts, if any, withdrawn from the Swap Reserve
Fund and the Net Swap Receipt, if any,
allocated in respect of the Class A
Certificates \$9,973,649.94

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$665,870.43

(c)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$665,870.43

9. Principal Funding Account

(a)The principal amount on deposit in the
Principal Funding Account on the related
Transfer Date (after taking into account
deposits on such date but prior to
withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect
to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class B Available Funds \$ 0.00

10.Reserve Account

(a)The Reserve Draw Amount on the related
Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(c)The Reserve Draw Amount deposited

in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(d)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

11.Swap Reserve Fund

(a) The Swap Reserve Draw Amount on the
related Transfer Date\$ 0.00

(b) The amount of the Swap Reserve Draw
Amount deposited in the Finance Charge
Account on the related Transfer Date to be
treated as Class A Available Funds\$ 0.00

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the
related Transfer Date\$2,575,082.64

(b) The amount of the Net Swap Payment for the
related Transfer Date\$ 0.00

13.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$9,661,149.94

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$637,745.43

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$637,745.43

14.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 6.86%
- -----

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

3.The aggregate amount of funds withdrawn from the
Interest Reserve Account, if any\$0.00

4.How any funds withdrawn from the Interest Reserve
Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

2000-E

CLASS A CUSI262TFL2Exhibit 20.37
CLASS B CUSIP 55262TFMO

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$1.921354

5.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of the current monthly
accumulation in respect of Class A
Monthly Interest\$ 1.680243

2.The amount of the current monthly
accumulation in respect of Class A
Deficiency Amounts\$ 0.000000

3.The amount of the current monthly
accumulation in respect of Class A
Additional Interest\$ 0.000000

4.The amount of the current monthly
accumulation in respect of Class B
Monthly Interest\$ 1.873993

5.The amount of the current monthly
accumulation in respect of Class B
Deficiency Amounts\$ 0.000000

6.The amount of the current monthly
accumulation in respect of Class B

Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1.The total amount of distribution from
the Interest Funding Account\$4,063,416.05

2.The amount of the current quarterly interest
distribution in respect of Class A\$3,699,244.79

3.The amount of the current quarterly
interest distribution in respect of
Class A set forth in 2 above per \$1,000
of original certificate principal
amount\$ 4.932326

4.The amount of the current quarterly interest
distribution in respect of Class B\$364,171.26

5.The amount of the current quarterly
interest distribution in respect of
Class B set forth in 4 above per \$1,000
of original certificate principal amount\$ 5.501076

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$99,339,451.23

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$8,768,364.36

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$8,768,364.36

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 2000-F as of the end of the day on
the last day of the related Monthly Period \$882,400,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 2000-F as of the end of
the day on the last day of the related
Monthly Period \$882,400,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$750,000,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly Period\$750,000,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$66,200,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Interest as of the end of the day on the
last day of the related Monthly period \$66,200,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$66,200,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$66,200,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 1.35%
November 22, 2002 through November 30, 20021.29%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850
- -----

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.075
- -----

(m)The Collateral Floating Allocation with
respect to the related Monthly Period0.075
- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06

(b) 60 - 89 days:1.16%811,562,484.35

(c) 90 - 119 days:0.95%666,875,440.05

(d)120 - 149 days:0.88%615,489,079.68

(e)150 or more days:0.71%503,710,193.62

Total15.63%3,952,802,452.76

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for

the related Monthly Period \$4,139,756.55

(b)The Class A Investor Default Amount for
the related Monthly Period \$3,518,605.49

(c)The Class B Investor Default Amount for
the related Monthly Period \$310,575.53

(d)The Collateral Default Amount for the
related Monthly Period \$310,575.53

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$781,250.01

(b)The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$68,958.33

(c)The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$68,958.33

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$551,500.00

7.Reallocations

(a)The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$66,200,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$66,200,000.00

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$66,200,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$66,200,000.00

(g)The Class A Investor Interest as of the close of business on this Distribution Date \$750,000,000.00

(h)The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$750,000,000.00

8.Principal Funding Account

(a)The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the

Reserve Draw Amount deposited in the
Finance Charge Account on the related
Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

9.Interest Funding Account

(a)The aggregate amount on deposit in
the Interest Funding Account on
the related Transfer Date (after taking
into account deposits on such date
but prior to withdrawals)\$4,063,416.05

(b)The aggregate amount deposited into
the Interest Funding Account with
respect to the Class A Certificates
on the related Transfer Date\$1,260,182.29

(c)The aggregate amount deposited into
the Interest Funding Account with
respect to the Class B Certificates
on the related Transfer Date\$124,058.34

(d)The Interest Funding Investment
Proceeds deposited in the Finance
Charge Account on the related
Transfer Date\$2,742.81

10.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$10,631,842.81

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$938,195.88

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$938,195.88

11.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$11,100,592.81

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts

if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$979,570.88

(c)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$979,570.88

12.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.71%
- -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.82625%
- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL
ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

2000-F

CLASS A CUSI262TFN8Exhibit 20.38
CLASS B CUSIP 55262TFP3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$1.921354

5.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of the current monthly
accumulation in respect of Class A
Monthly Interest\$ 1.630729

2.The amount of the current monthly
accumulation in respect of Class A
Deficiency Amounts\$ 0.000000

3.The amount of the current monthly
accumulation in respect of Class A
Additional Interest\$ 0.000000

4.The amount of the current monthly
accumulation in respect of Class B
Monthly Interest\$ 1.863229

5.The amount of the current monthly
accumulation in respect of Class B
Deficiency Amounts\$ 0.000000

6.The amount of the current monthly
accumulation in respect of Class B

Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1.The total amount of distribution from
the Interest Funding Account\$ 0.00

2.The amount of the current quarterly interest
distribution in respect of Class A\$ 0.00

3.The amount of the current quarterly
interest distribution in respect of
Class A set forth in 2 above per \$1,000
of original certificate principal
amount\$ 0.000000

4.The amount of the current quarterly interest
distribution in respect of Class B\$ 0.00

5.The amount of the current quarterly
interest distribution in respect of
Class B set forth in 4 above per \$1,000
of original certificate principal amount\$ 0.000000

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$84,438,529.76

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$7,450,457.64

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$7,450,457.64

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 2000-G as of the end of the day on
the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 2000-G as of the end of
the day on the last day of the related
Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$637,500,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Interest as of the end of the day on the
last day of the related Monthly period \$56,250,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$56,250,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$56,250,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 1.14%
November 22, 2002 through November 30, 20021.09%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850
- -----

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.075
- -----

(m)The Collateral Floating Allocation with
respect to the related Monthly Period0.075
- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06

(b) 60 - 89 days:1.16%811,562,484.35

(c) 90 - 119 days:0.95%666,875,440.05

(d)120 - 149 days:0.88%615,489,079.68

(e)150 or more days:0.71%503,710,193.62

Total15.63%3,952,802,452.76

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for

the related Monthly Period \$3,518,605.44

(b)The Class A Investor Default Amount for
the related Monthly Period \$2,990,814.72

(c)The Class B Investor Default Amount for
the related Monthly Period \$263,895.36

(d)The Collateral Default Amount for the
related Monthly Period \$263,895.36

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b)The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$58,593.75

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(g)The Class A Investor Interest as of the close of business on this Distribution Date \$637,500,000.00

(h)The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$637,500,000.00

8.Principal Funding Account

(a)The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the

Reserve Draw Amount deposited in the
Finance Charge Account on the related
Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

9.Interest Funding Account

(a)The aggregate amount on deposit in
the Interest Funding Account on
the related Transfer Date (after taking
into account deposits on such date
but prior to withdrawals)\$2,288,792.96

(b)The aggregate amount deposited into
the Interest Funding Account with
respect to the Class A Certificates
on the related Transfer Date\$1,039,589.84

(c)The aggregate amount deposited into
the Interest Funding Account with
respect to the Class B Certificates
on the related Transfer Date\$104,806.64

(d)The Interest Funding Investment
Proceeds deposited in the Finance
Charge Account on the related
Transfer Date\$1,171.40

10.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$9,035,906.54

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$797,182.48

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$797,182.48

11.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$9,434,344.04

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts

if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$832,338.73

(c)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$832,338.73

12.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield for the
related Monthly Period7.73%
- -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.76375%
- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL
ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

2000-G

CLASS A CUSI262NAL0Exhibit 20.39
CLASS B CUSIP 55262NAM8

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Class A Monthly Interest\$1.404687

5.The amount of distribution in respect of
Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of
Class A Additional Interest\$0.000000

7.The amount of distribution in respect of
Class B Monthly Interest\$1.706076

8.The amount of distribution in respect of
Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of
Class B Additional Interest\$0.000000

10.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$2.222743

11.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$78,809,295.55

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$6,953,761.58

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$6,953,761.58

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 2000-H as of the end of the day on
the last day of the related Monthly Period \$700,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 2000-H as of the end of
the day on the last day of the related
Monthly Period \$700,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$595,000,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly Period\$595,000,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$52,500,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Interest as of the end of the day on the
last day of the related Monthly period \$52,500,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$52,500,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$52,500,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 1.07%
November 22, 2002 through November 30, 20021.02%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.075

(m)The Collateral Floating Allocation with
respect to the related Monthly Period0.075

- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total15.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$3,284,031.61

(b)The Class A Investor Default Amount for
the related Monthly Period \$2,791,426.95

(c)The Class B Investor Default Amount for
the related Monthly Period \$246,302.33

(d)The Collateral Default Amount for the
related Monthly Period \$246,302.33

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$619,791.67

(b)The amount of the Class B Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period \$54,687.50

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$54,687.50

(d)The amount of Servicer Interchange payable
by the Trust to the Servicer for the
related Monthly Period \$437,500.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B
Principal Collections with respect to
this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the
close of business on this Distribution
Date \$52,500,000.00

(d)The Collateral Interest Adjusted Amount
as of the close of business on the
Distribution Date\$52,500,000.00

(e)The Class B Investor Interest as of the
close of business on this Distribution
Date \$52,500,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$52,500,000.00

(g)The Class A Investor Interest
as of the close of business on this
Distribution Date \$595,000,000.00

(h)The Class A Adjusted Investor Interest
as of the close of business on this
Distribution Date \$595,000,000.00

8.Principal Funding Account

(a)The principal amount on deposit in the
Principal Funding Account on the related
Transfer Date (after taking into account
deposits on such date but prior to
withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect
to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the
Reserve Draw Amount deposited in the
Finance Charge Account on the related
Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

9.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$8,432,419.81

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$744,037.00

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$744,037.00

10.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$8,804,294.81

(b)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$776,849.50

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$776,849.50

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.70%
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.38125%
- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

2000-H

CLASS A CUS262TFR9Exhibit 20.40
CLASS B CUSIP55262TFS7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Class A Monthly Interest\$5.750000

5.The amount of distribution in respect of
Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of
Class A Additional Interest\$0.000000

7.The amount of distribution in respect of
Class B Monthly Interest\$5.958333

8.The amount of distribution in respect of
Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of
Class B Additional Interest\$0.000000

10.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$6.375000

11.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$112,584,707.60

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$9,933,944.40

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$9,933,944.40

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 2000-I as of the end of the day on
the last day of the related Monthly Period \$1,000,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 2000-I as of the end of
the day on the last day of the related
Monthly Period \$1,000,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$850,000,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly
Period\$850,000,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$75,000,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Investor Interest as of the end of the
day on the last day of the related Monthly
Period\$75,000,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$75,000,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$75,000,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 1.53%
November 22, 2002 through November 30, 20021.46%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850
- -----

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.075
- -----

(m)The Collateral Floating Allocation with

respect to the related Monthly Period0.075
- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total5.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$4,691,474.13
- -----

(b)The Class A Investor Default Amount for
the related Monthly Period \$3,987,752.85
- -----

(c)The Class B Investor Default Amount for
the related Monthly Period \$351,860.64
- -----

(d)The Collateral Default Amount for the
related Monthly Period \$351,860.64
- -----

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00
- -----

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00
- -----

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00
- -----

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00
- -----

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$885,416.67

(b)The amount of the Class B Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period \$78,125.00

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$78,125.00

(d)The amount of Servicer Interchange payable
by the Trust to the Servicer for the
related Monthly Period \$625,000.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B
Principal Collections with respect to
this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the
close of business on this Distribution
Date \$75,000,000.00

(d)The Collateral Interest Adjusted Amount
as of the close of business on the
Distribution Date\$75,000,000.00

- -----

(e)The Class B Investor Interest as of the
close of business on this Distribution
Date \$75,000,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$75,000,000.00

8.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account,
amounts, if any, withdrawn from the Swap Reserve
Fund and the Net Swap Receipt, if any,
allocated in respect of the Class A
Certificates \$16,361,474.55

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$1,109,785.00

(c)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$1,109,785.00

9. Principal Funding Account

(a)The principal amount on deposit in the
Principal Funding Account on the related
Transfer Date (after taking into account
deposits on such date but prior to
withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect
to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class B Available Funds \$ 0.00

10.Reserve Account

(a)The Reserve Draw Amount on the related
Transfer Date \$ 0.00

(b)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(c)The Reserve Draw Amount deposited

in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(d)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

11.Swap Reserve Fund

(a) The Swap Reserve Draw Amount on the
related Transfer Date\$ 0.00

(b) The amount of the Swap Reserve Draw
Amount deposited in the Finance Charge
Account on the related Transfer Date to be
treated as Class A Available Funds\$ 0.00

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the
related Transfer Date\$3,783,910.76

(b) The amount of the Net Swap Payment for the
related Transfer Date\$ 0.00

13.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$15,830,224.55

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$1,062,910.00

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$1,062,910.00

14.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield for the related
Monthly Period7.09%
- -----

C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

3.The aggregate amount of funds withdrawn from the
Interest Reserve Account, if any\$0.00

4.How any funds withdrawn from the Interest Reserve
Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

2000-I

CLASS A CUSI262TFU2Exhibit 20.41
CLASS B CUSIP 55262TFV0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$1.878299

5.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of the current monthly
accumulation in respect of Class A
Monthly Interest\$ 1.613507

2.The amount of the current monthly
accumulation in respect of Class A
Deficiency Amounts\$ 0.000000

3.The amount of the current monthly
accumulation in respect of Class A
Additional Interest\$ 0.000000

4.The amount of the current monthly
accumulation in respect of Class B
Monthly Interest\$ 1.841701

5.The amount of the current monthly
accumulation in respect of Class B
Deficiency Amounts\$ 0.000000

6.The amount of the current monthly
accumulation in respect of Class B

Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1.The total amount of distribution from
the Interest Funding Account\$ 0.00

2.The amount of the current quarterly interest
distribution in respect of Class A\$ 0.00

3.The amount of the current quarterly
interest distribution in respect of
Class A set forth in 2 above per \$1,000
of original certificate principal
amount\$ 0.000000

4.The amount of the current quarterly interest
distribution in respect of Class B\$ 0.00

5.The amount of the current quarterly
interest distribution in respect of
Class B set forth in 4 above per \$1,000
of original certificate principal amount\$ 0.000000

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$84,438,529.76

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$7,450,457.64

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$7,450,457.64

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 2000-K as of the end of the day on
the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 2000-K as of the end of
the day on the last day of the related
Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$637,500,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Interest as of the end of the day on the
last day of the related Monthly period \$56,250,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$56,250,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$56,250,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 1.14%
November 22, 2002 through November 30, 20021.09%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850
- -----

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.075
- -----

(m)The Collateral Floating Allocation with
respect to the related Monthly Period0.075
- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06

(b) 60 - 89 days:1.16%811,562,484.35

(c) 90 - 119 days:0.95%666,875,440.05

(d)120 - 149 days:0.88%615,489,079.68

(e)150 or more days:0.71%503,710,193.62

Total15.63%3,952,802,452.76

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for

the related Monthly Period \$3,518,605.44

(b)The Class A Investor Default Amount for
the related Monthly Period \$2,990,814.72

(c)The Class B Investor Default Amount for
the related Monthly Period \$263,895.36

(d)The Collateral Default Amount for the
related Monthly Period \$263,895.36

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b)The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$58,593.75

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(g)The Class A Investor Interest as of the close of business on this Distribution Date \$637,500,000.00

(h)The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$637,500,000.00

8.Principal Funding Account

(a)The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the

Reserve Draw Amount deposited in the
Finance Charge Account on the related
Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

9.Interest Funding Account

(a)The aggregate amount on deposit in
the Interest Funding Account on
the related Transfer Date (after taking
into account deposits on such date
but prior to withdrawals)\$2,264,412.76

(b)The aggregate amount deposited into
the Interest Funding Account with
respect to the Class A Certificates
on the related Transfer Date\$1,028,610.68

(c)The aggregate amount deposited into
the Interest Funding Account with
respect to the Class B Certificates
on the related Transfer Date\$103,595.70

(d)The Interest Funding Investment
Proceeds deposited in the Finance
Charge Account on the related
Transfer Date\$1,159.12

10.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$9,035,894.26

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$797,182.48

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$797,182.48

11.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$9,434,331.76

(b)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts

if any withdrawn from the Reserve Account
and which were allocated in respect of
the Class B Certificates \$832,338.73

(c)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$832,338.73

12.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield for the
related Monthly Period7.75%
- -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.76375%
- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL
ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

2000-K

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$5.416667
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$1.619965
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.917222
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period

which were allocated in respect of the Class A Certificates	\$56,292,358.15
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(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$4,966,971.02
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(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,966,971.02
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2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$68,476,396,695.23
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(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
---	------------------

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
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(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
--	------------------

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
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(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00
--	-----------------

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00
--	-----------------

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00
---	-----------------

(i) The Floating Investor Percentage with respect to the period:	
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November 1, 2002 through November 21, 2002	0.76%
November 22, 2002 through November 30, 2002	0.73%

(j) The Class A Floating Allocation with respect to the related Monthly Period	0.850
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(k)	The Class B Floating Allocation with respect to the related Monthly Period	0.075 -----
(l)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075 -----
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(o)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A -----

3. Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93%	1,355,165,255.06 -----
(b) 60 - 89 days:	1.16%	811,562,484.35 -----
(c) 90 - 119 days:	0.95%	666,875,440.05 -----
(d) 120 - 149 days:	0.88%	615,489,079.68 -----
(e) 150 or more days:	0.71%	503,710,193.62 -----
Total	5.63%	3,952,802,452.76 -----

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,345,736.84 -----
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,993,876.58 -----
(c)	The Class B Investor Default Amount for the related Monthly Period	\$175,930.13 -----
(d)	The Collateral Default Amount for the related Monthly Period	\$175,930.13 -----

5. Investor Charge Offs

(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00 -----
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00 -----

(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50

(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00

7. Reallocations		
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00

(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00

(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00

(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00

8. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00

(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00

(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00

9. Reserve Account		
(a)	The Reserve Draw Amount on the related Transfer Date	\$ 0.00

(b)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00

(1)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00

(2)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00

(c)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

10. Swap Reserve Fund

(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$ 0.00

(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00

11. Swap Cash Flows

(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$1,738,028.64

(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00

12. Available Funds

(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,761,186.04

(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 531,454.73

(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$531,454.73

13. Collection of Finance Charge Receivables

(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$8,026,811.04

(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$554,892.23

(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$554,892.23

14. Portfolio Yield

(a)	The Portfolio Yield for the related Monthly Period	12.13%

(b)	The Portfolio Adjusted Yield for the related Monthly Period	7.80%

C. Floating Rate Determinations

LIBOR rates for the related Interest Period:	
Class A and Class B determination -	1.38125%

Collateral Interest determination -	1.38000%

D. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

3.The aggregate amount of funds withdrawn from the
Interest Reserve Account, if any\$0.00

4.How any funds withdrawn from the Interest Reserve
Account were utilizedN/A

5.Has the Interest Rate Swap been terminated?No

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President
2000-L

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000 -----
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000 -----
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000 -----
4. The amount of distribution in respect of Class A Monthly Interest	\$1.318576 -----
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000 -----
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000 -----
7. The amount of distribution in respect of Class B Monthly Interest	\$1.576910 -----
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000 -----
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000 -----
10. The amount of distribution in respect of Collateral Monthly Interest	\$1.876944 -----
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000 -----

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a) The aggregate amount of Collections

of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$140,730,887.95

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$12,417,431.21

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$12,417,431.21

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$68,476,396,695.23

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2001-A as of the end of the day on the last day of the related Monthly Period	\$1,250,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2001-A as of the end of the day on the last day of the related Monthly Period	\$1,250,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$1,062,500,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$1,062,500,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$93,750,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$93,750,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$93,750,000.00

(i) The Floating Investor Percentage with respect to the period:	
November 1, 2002 through November 21, 2002	1.91%
November 22, 2002 through November 30, 2002	1.82%

(j) The Class A Floating Allocation with respect to the related Monthly	
---	--

Period	0.850

(k) The Class B Floating Allocation with respect to the related Monthly Period	0.075

(l) The Collateral Floating Allocation with respect to the related Monthly Period	0.075

(m) The Fixed Investor Percentage with respect to the related Monthly Period	N/A

(n) The Class A Fixed Allocation with respect to the related Monthly Period	N/A

(o) The Class B Fixed Allocation with respect to the related Monthly Period	N/A

(p) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

	Percentage of Total Receivables	Aggregate Account Balance
(a) 30 - 59 days:	1.93%	1,355,165,255.06
	-----	-----
(b) 60 - 89 days:	1.16%	811,562,484.35
	-----	-----
(c) 90 - 119 days:	0.95%	666,875,440.05
	-----	-----
(d) 120 - 149 days:	0.88%	615,489,079.68
	-----	-----
(e) 150 or more days:	0.71%	503,710,193.62
	-----	-----
Total	5.63%	3,952,802,452.76
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$5,864,342.99

(b) The Class A Investor Default Amount for the related Monthly Period	\$4,984,691.27

(c) The Class B Investor Default Amount for the related Monthly Period	\$439,825.86

(d) The Collateral Default Amount for the related Monthly Period	\$439,825.86

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00

(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original	

certificate principal amount	\$ 0.00

(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00

(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00

(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00

(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$1,106,770.83

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$97,656.25

(c) The amount of the Collateral Servicing Fee payable by the Trust to the	

Servicer for the related Monthly Period	\$97,656.25
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(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$781,250.00
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7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
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(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
--	---------

(c) The Collateral Interest as of the close of business on this Distribution Date	\$93,750,000.00
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(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$93,750,000.00
---	-----------------

(e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$93,750,000.00
--	-----------------

8. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
--	---------

(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
---	---------

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
---	---------

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
---	---------

9. Reserve Account

(a) The Reserve Draw Amount on the related Transfer Date	\$ 0.00
--	---------

(b) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
---	---------

(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
--	---------

(2) The Reserve Draw Amount deposited in the Finance Charge Account to be	
---	--

treated as Class B Available Funds \$ 0.00

(c) Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

10. Available Funds

(a) The amount of Class A Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$15,057,892.58

(b) The amount of Class B Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$ 1,328,637.56

(c) The amount of Collateral Available
Funds on deposit in the Finance Charge
Account on the related Transfer Date \$1,328,637.56

11. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections
of Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account,
allocated in respect of the Class A
Certificates \$15,721,955.08

(b) The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
which were allocated in respect of the
Class B Certificates \$1,387,231.31

(c) The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$1,387,231.31

12. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period 12.13%

(b) The Portfolio Adjusted Yield for the
related Monthly Period 7.82%

C. Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination - 1.38125%

Collateral Interest determination - 1.38000%

Name: Christopher Harris
Title: First Vice President

2001-A

CLASS A CUSI262TGA5Exhibit 20.44
CLASS B CUSIP 55262TGB3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING NOVEMBER 30, 2002

The information which is required to be prepared with respect to the Distribution Date of December 16, 2002, and with respect to the performance of the trust during the month of November, 2002 is set forth below.

Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1.The amount of distribution in respect of
Class A Monthly Principal\$0.000000

2.The amount of distribution in respect of
Class B Monthly Principal\$0.000000

3.The amount of distribution in respect of
Collateral Monthly Principal\$0.000000

4.The amount of distribution in respect of
Class A Monthly Interest\$1.413299

5.The amount of distribution in respect of
Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of
Class A Additional Interest\$0.000000

7.The amount of distribution in respect of
Class B Monthly Interest\$1.706076

8.The amount of distribution in respect of
Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of
Class B Additional Interest\$0.000000

10.The amount of distribution in respect of
Collateral Minimum Monthly Interest\$6.041667

11.The amount of distribution in respect of any
accrued and unpaid Collateral Minimum Monthly
Interest\$0.000000

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class A Certificates \$84,438,529.76

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$7,450,457.64

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$7,450,457.64

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables
in the Trust as of the end of the day on
the last day of the related Monthly Period \$68,476,396,695.23

(b)The amount of Principal Receivables in the
Trust represented by the Investor Interest
of Series 2001-B as of the end of the day on
the last day of the related Monthly Period \$750,000,000.00

(c)The amount of Principal Receivables in the
Trust represented by the Adjusted Investor
Interest of Series 2001-B as of the end of
the day on the last day of the related
Monthly Period \$750,000,000.00

(d)The amount of Principal Receivables in the
Trust represented by the Class A Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$637,500,000.00

(e)The amount of Principal Receivables in the
Trust represented by the Class A Adjusted
Investor Interest as of the end of the day
on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the
Trust represented by the Class B Investor
Interest as of the end of the day on the
last day of the related Monthly Period \$56,250,000.00

(g)The amount of Principal Receivables in the
Trust represented by the Class B Adjusted
Interest as of the end of the day on the
last day of the related Monthly period \$56,250,000.00

(h)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Amount as of the end of the day on the last
day of the related Monthly period \$56,250,000.00

(i)The amount of Principal Receivables in the
Trust represented by the Collateral Interest
Adjusted Amount as of the end of the day on
the last day of the related Monthly period\$56,250,000.00

(j)The Floating Investor Percentage with
respect to the period:

November 1, 2002 through November 21, 2002 1.14%
November 22, 2002 through November 30, 20021.09%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850

(l)The Class B Floating Allocation with
respect to the related Monthly Period0.075

(m)The Collateral Floating Allocation with
respect to the related Monthly Period0.075

- -----

(n)The Fixed Investor Percentage with
respect to the related Monthly PeriodN/A
- -----

(o)The Class A Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(p)The Class B Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

(q)The Collateral Fixed Allocation with
respect to the related Monthly PeriodN/A
- -----

3.Delinquent Balances

The aggregate amount of outstanding balances in the Accounts which
were delinquent as of the end of the day on the last day of the
related Monthly Period:

PercentageAggregate
of TotalAccount
ReceivablesBalance

(a) 30 - 59 days:1.93%1,355,165,255.06
- -----

(b) 60 - 89 days:1.16%811,562,484.35
- -----

(c) 90 - 119 days:0.95%666,875,440.05
- -----

(d)120 - 149 days:0.88%615,489,079.68
- -----

(e)150 or more days:0.71%503,710,193.62
- -----

Total15.63%3,952,802,452.76
- -----

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for
the related Monthly Period \$3,518,605.44

(b)The Class A Investor Default Amount for
the related Monthly Period \$2,990,814.72

(c)The Class B Investor Default Amount for
the related Monthly Period \$263,895.36

(d)The Collateral Default Amount for the
related Monthly Period \$263,895.36

5.Investor Charge Offs

(a)The aggregate amount of Class A Investor
Charge Offs for the related Monthly Period\$ 0.00

(b)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (a) above per
\$1,000 of original certificate principal
amount\$ 0.00

(c)The aggregate amount of Class B Investor
Charge Offs for the related Monthly Period \$ 0.00

(d)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (c) above per
\$1,000 of original certificate principal
amount \$ 0.00

(e)The aggregate amount of Collateral Charge
Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

(h)The aggregate amount of Class A Investor
Charge Offs set forth in 5 (g) above per
\$1,000 original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date \$ 0.00

(i)The aggregate amount of Class B Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(j)The aggregate amount of Class B Investor
Charge Offs set forth in 5 (i) above per
\$1,000 original certificate principal
amount reimbursed on the Transfer Date
immediately preceding this Distribution Date \$ 0.00

(k)The aggregate amount of Collateral Charge
Offs reimbursed on the Transfer Date
immediately preceding this Distribution
Date \$ 0.00

(l)The aggregate amount of Collateral Charge
Offs set forth in 5 (k) above per \$1,000
original certificate principal amount
reimbursed on the Transfer Date immediately
preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a)The amount of the Class A Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$664,062.50

(b)The amount of the Class B Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period \$58,593.75

(c)The amount of the Collateral Servicing Fee
payable by the Trust to the Servicer for
the related Monthly Period\$58,593.75

(d)The amount of Servicer Interchange payable
by the Trust to the Servicer for the
related Monthly Period \$468,750.00

7.Reallocations

(a)The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B
Principal Collections with respect to
this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the
close of business on this Distribution
Date \$56,250,000.00

(d)The Collateral Interest Adjusted Amount
as of the close of business on the
Distribution Date\$56,250,000.00

(e)The Class B Investor Interest as of the
close of business on this Distribution
Date \$56,250,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$56,250,000.00

8.Principal Funding Account

(a)The principal amount on deposit in the
Principal Funding Account on the related
Transfer Date (after taking into account
deposits on such date but prior to
withdrawals) \$ 0.00

(b)The Accumulation Shortfall with respect
to the related Monthly Period\$ 0.00

(c)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class A Available Funds \$ 0.00

(d)The Principal Funding Investment Proceeds
deposited in the Finance Charge Account
on the related Transfer Date to be treated
as Class B Available Funds \$ 0.00

(e)The amount of all or a portion of the
Reserve Draw Amount deposited in the
Finance Charge Account on the related
Transfer Date from the Reserve Account \$ 0.00

(1)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class A Available Funds \$ 0.00

(2)The Reserve Draw Amount deposited
in the Finance Charge Account to be
treated as Class B Available Funds \$ 0.00

(f)Interest Earnings on funds on deposit
in the Reserve Account deposited in the
Finance Charge Account on the related
Transfer Date \$ 0.00

9.Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$9,034,735.14

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$797,182.48

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$797,182.48

10.Collection of Finance Charge Receivables

(a)The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, any Principal
Funding Investment Proceeds and amounts
if any withdrawn from the Reserve Account
and allocated in respect of the Class A
Certificates \$9,433,172.64

(b)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$832,338.73

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$832,338.73

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.13%
- -----

(b)The Portfolio Adjusted Yield 7.37%
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -1.38125%
- -----

MBNA AMERICA BANK,
NATIO Christopher Harris
NAL ASSOCIATION,
Servicer
Name: Christopher Harris
Title: First Vice President

2001-B