

=====

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20529

FORM 8-K

CURRENT REPORT  
Pursuant to Section 13 OR 15(d) of  
The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) March 15, 2005

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

United States

333-104089

51-0331454  
(State or other jurisdiction of  
incorporation)

(Commission File Number)

(IRS Employer  
Identification No.)

Wilmington, DE

19884  
(Address of principal executive office)

(Zip Code)

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

N/A  
(Former name or address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to  
simultaneously satisfy the filing obligation of the registrant under any of the  
following provisions (see General Instruction A.2. below):

[ ] Written communication pursuant to Rule 425 under the Securities Act  
(17 CFR 230.425)  
[ ] Soliciting material pursuant to Rule 14a-12 under the Exchange Act  
(17 CFR 240.14a-12)  
[ ] Pre-commencement communications pursuant to Rule 14d-2(b) under the  
Exchange Act (17 CFR  
240.14d-2(b))  
[ ] Pre-commencement communications pursuant to Rule 13e-4(c) under the  
Exchange Act (17 CFR  
240.13e-4(c))

Section 8 - Other Events.

ITEM 8.01. Other Events.

March 15, 2005 is a Distribution Date for each publicly-offered Series of  
Certificates issued by MBNA Master Credit Card Trust II. Copies of the  
Certificateholders' Statements for the month ended February, 28, 2005 are  
included as Exhibits to this Report under Exhibit 20.

Section 9 - Financial Statements and Exhibits

ITEM 9.01 (c). Exhibits.

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

20.1. Series 1995-C Certificateholders' Statement for the month ended  
February 28, 2005.

20.2. Series 1996-B Certificateholders' Statement for the month ended  
February 28, 2005.

20.3. Series 1996-G Certificateholders' Statement for the month ended February 28, 2005.

20.4. Series 1996-M Certificateholders' Statement for the month ended February 28, 2005.

20.5. Series 1997-B Certificateholders' Statement for the month ended February 28, 2005.

20.6. Series 1997-K Certificateholders' Statement for the month ended February 28, 2005.

20.7. Series 1998-E Certificateholders' Statement for the month ended February 28, 2005.

20.8. Series 1998-F Certificateholders' Statement for the month ended February 28, 2005.

20.9. Series 1998-G Certificateholders' Statement for the month ended February 28, 2005.

20.10. Series 1999-B Certificateholders' Statement for the month ended February 28, 2005.

20.11. Series 1999-D Certificateholders' Statement for the month ended February 28, 2005.

20.12. Series 1999-J Certificateholders' Statement for the month ended February 28, 2005.

20.13. Series 1999-L Certificateholders' Statement for the month ended February 28, 2005.

20.14. Series 2000-D Certificateholders' Statement for the month ended February 28, 2005.

20.15. Series 2000-E Certificateholders' Statement for the month ended February 28, 2005.

20.16. Series 2000-F Certificateholders' Statement for the month ended February 28, 2005.

20.17. Series 2000-G Certificateholders' Statement for the month ended February 28, 2005.

20.18. Series 2000-H Certificateholders' Statement for the month ended February 28, 2005.

20.19. Series 2000-I Certificateholders' Statement for the month ended February 28, 2005.

20.20. Series 2000-K Certificateholders' Statement for the month ended February 28, 2005.

20.21. Series 2000-L Certificateholders' Statement for the month ended February 28, 2005.

20.22. Series 2001-A Certificateholders' Statement for the month ended February 28, 2005.

20.23. Series 2001-B Certificateholders' Statement for the month ended February 28, 2005.

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: March 15, 2005

MBNA AMERICA BANK, NATIONAL ASSOCIATION,  
as Servicer

By: /s/Marcie Copson-Hall

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



FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 is set forth below.

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

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

|                                                                                                 |            |
|-------------------------------------------------------------------------------------------------|------------|
| 1. The amount of distribution in respect of Class A Monthly Principal                           | \$0.000000 |
| 2. The amount of distribution in respect of Class B Monthly Principal                           | \$0.000000 |
| 3. The amount of distribution in respect of Collateral Monthly Principal                        | \$0.000000 |
| 4. The amount of distribution in respect of Class A Monthly Interest                            | \$5.375000 |
| 5. The amount of distribution in respect of Class A Deficiency Amounts                          | \$0.000000 |
| 6. The amount of distribution in respect of Class A Additional Interest                         | \$0.000000 |
| 7. The amount of distribution in respect of Class B Monthly Interest                            | \$2.341111 |
| 8. The amount of distribution in respect of Class B Deficiency Amounts                          | \$0.000000 |
| 9. The amount of distribution in respect of Class B Additional Interest                         | \$0.000000 |
| 10. The amount of distribution in respect of Collateral Monthly Interest                        | \$2.574444 |
| 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest | \$0.000000 |

B. Information Regarding the Performance of the Trust

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

|                                                                                                                                  |                 |       |
|----------------------------------------------------------------------------------------------------------------------------------|-----------------|-------|
| of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates | \$76,672,667.58 | ----- |
|----------------------------------------------------------------------------------------------------------------------------------|-----------------|-------|

|                                                                                                                                                                          |                |       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-------|
| (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 | \$3,965,823.68 | ----- |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-------|

|                                                                                                                                                                         |                |       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-------|
| (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$7,491,011.20 | ----- |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-------|

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 | \$67,791,379,910.67 | ----- |
|---------------------------------------------------------------------------------------------------------------------------------------|---------------------|-------|

|                                                                                                                                                                                   |                  |       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------|
| (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period | \$575,000,000.00 | ----- |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------|

|                                                                                                                                                                                            |                  |       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------|
| (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period | \$575,000,000.00 | ----- |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------|

|                                                                                                                                                                          |                  |       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------|
| (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$500,250,000.00 | ----- |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------|

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

|                                                                                                                                                                          |                 |       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------|
| (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$25,875,000.00 | ----- |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------|

|                                                                                                                                                                    |                 |       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------|
| (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$48,875,000.00 | ----- |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------|

|                                                                  |                                            |       |
|------------------------------------------------------------------|--------------------------------------------|-------|
| (h) The Floating Investor Percentage with respect to the period: |                                            |       |
|                                                                  | February 1, 2005 through February 28, 2005 | 0.82% |

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

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

-----

|                                                                                   |       |       |
|-----------------------------------------------------------------------------------|-------|-------|
| (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<br>of Total<br>Receivables | Aggregate<br>Account<br>Balance |
|-----------------------|---------------------------------------|---------------------------------|
| (a) 30 - 59 days:     | 1.65%                                 | 1,142,335,155.33                |
| (b) 60 - 89 days:     | 1.14%                                 | 786,289,256.12                  |
| (c) 90 - 119 days:    | 0.93%                                 | 642,647,791.65                  |
| (d) 120 - 149 days:   | 0.83%                                 | 574,012,742.05                  |
| (e) 150 or more days: | 0.79%                                 | 550,731,232.11                  |
| Total                 | 5.34%                                 | 3,696,016,177.26                |

### 4. Investor Default Amount

|                                                                          |                |       |
|--------------------------------------------------------------------------|----------------|-------|
| (a) The Aggregate Investor Default Amount for the related Monthly Period | \$2,440,482.38 | ----- |
| (b) The Class A Investor Default Amount for the related Monthly Period   | \$2,123,219.68 | ----- |
| (c) The Class B Investor Default Amount for the related Monthly Period   | \$109,821.59   | ----- |
| (d) The Collateral Default Amount for the related Monthly Period         | \$207,441.11   | ----- |

### 5. Investor Charge Offs

|                                                                                                                                        |         |       |
|----------------------------------------------------------------------------------------------------------------------------------------|---------|-------|
| (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period                                                | \$ 0.00 | ----- |
| (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount | \$ 0.00 | ----- |
| (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period                                                | \$ 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                                                                                                                                                                                                            | \$8,871,806.27  |
| (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date                                                                                                                                                                                                            | \$375,815.99    |
| (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date                                                                                                                                                                                                         | \$709,875.45    |
| 10. Collection of Finance Charge Receivables                                                                                                                                                                                                                                                                               |                 |
| (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal 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 | \$9,184,462.52  |
| (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                                                                                                                   | \$391,987.87    |
| (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

\$740,422.32

-----

11. Swap Cash Flows

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

\$1,606,024.83

-----

- (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

13.09%

-----

- (b) The Portfolio Adjusted Yield

8.12%

-----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of  
February 15, 2005 to March 14, 2005: 2.59000%

- -----

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,  
NATIONAL ASSOCIATION,  
Servi Marcie E. Copson-Hall

cer

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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                            | \$2.216667 |
| 5. The amount of distribution in respect of Class A Deficiency Amounts                          | \$0.000000 |
| 6. The amount of distribution in respect of Class A Additional Interest                         | \$0.000000 |
| 7. The amount of distribution in respect of Class B Monthly Interest                            | \$2.302222 |
| 8. The amount of distribution in respect of Class B Deficiency Amounts                          | \$0.000000 |
| 9. The amount of distribution in respect of Class B Additional Interest                         | \$0.000000 |
| 10. The amount of distribution in respect of Collateral Monthly Interest                        | \$2.585425 |
| 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 \$66,671,892.82  
-----

(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 \$3,448,541.92  
-----

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,513,920.90  
-----

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 \$67,791,379,910.67  
-----

(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:  
  
February 1, 2005 through February 28, 2005 0.72%

(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<br>of Total<br>Receivables | Aggregate<br>Account<br>Balance |
|-----------------------|---------------------------------------|---------------------------------|
| (a) 30 - 59 days:     | 1.65%                                 | \$1,142,335,155.33              |
| (b) 60 - 89 days:     | 1.14%                                 | \$786,289,256.12                |
| (c) 90 - 119 days:    | 0.93%                                 | \$642,647,791.65                |
| (d) 120 - 149 days:   | 0.83%                                 | \$574,012,742.05                |
| (e) 150 or more days: | 0.79%                                 | \$550,731,232.11                |
| Total                 | 5.34%                                 | \$3,696,016,177.26              |

### 4. Investor Default Amount

|     |                                                                      |                |       |
|-----|----------------------------------------------------------------------|----------------|-------|
| (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$2,122,158.75 | ----- |
| (b) | The Class A Investor Default Amount for the related Monthly Period   | \$1,846,278.21 | ----- |
| (c) | The Class B Investor Default Amount for the related Monthly Period   | \$95,497.02    | ----- |
| (d) | The Collateral Default Amount for the related Monthly Period         | \$180,383.52   | ----- |

### 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<br>this Distribution Date | \$ 0.00 |
|                                                                 | -----   |

|                                                                                         |                 |
|-----------------------------------------------------------------------------------------|-----------------|
| (c) The Collateral Interest as of the<br>close of business on this Distribution<br>Date | \$42,500,000.00 |
|                                                                                         | -----           |

|                                                                                               |                 |
|-----------------------------------------------------------------------------------------------|-----------------|
| (d) The Class B Investor Interest as of the<br>close of business on this Distribution<br>Date | \$22,500,000.00 |
|                                                                                               | -----           |

8. Principal Funding Account

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

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

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

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

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

9. Available Funds

|                                                                                                                       |                |
|-----------------------------------------------------------------------------------------------------------------------|----------------|
| (a) The amount of Class A Available Funds<br>on deposit in the Finance Charge Account<br>on the related Transfer Date | \$6,318,071.58 |
|                                                                                                                       | -----          |

|                                                                                                                       |              |
|-----------------------------------------------------------------------------------------------------------------------|--------------|
| (b) The amount of Class B Available Funds<br>on deposit in the Finance Charge Account<br>on the related Transfer Date | \$326,796.49 |
|                                                                                                                       | -----        |

|                                                                                                                          |              |
|--------------------------------------------------------------------------------------------------------------------------|--------------|
| (c) The amount of Collateral Available<br>Funds on deposit in the Finance Charge<br>Account on the related Transfer Date | \$617,282.86 |
|                                                                                                                          | -----        |

10. Collection of Finance Charge Receivables

|                                                                                                                                                                                                            |                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| (a) The aggregate amount of Collections<br>of Finance Charge Receivables and Annual<br>Membership Fees processed during the<br>related Monthly Period, allocated<br>in respect of the Class A Certificates | \$6,589,946.58 |
|                                                                                                                                                                                                            | -----          |

|                                                                                                                                                                                                                         |              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| (b) The aggregate amount of Collections of<br>Finance Charge Receivables and Annual<br>Membership Fees processed during the<br>related Monthly Period which were<br>allocated in respect of the Class B<br>Certificates | \$340,858.99 |
|                                                                                                                                                                                                                         | -----        |

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

Interest

\$643,845.36

-----

11. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period

13.09%

-----

(b) The Portfolio Adjusted Yield

8.06%

-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of

February 15, 2005 to March 14, 2005: 2.59000%

-----

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

cer

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

1996-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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                            | \$2.154444 |
| 5. The amount of distribution in respect of Class A Deficiency Amounts                          | \$0.000000 |
| 6. The amount of distribution in respect of Class A Additional Interest                         | \$0.000000 |
| 7. The amount of distribution in respect of Class B Monthly Interest                            | \$2.286667 |
| 8. The amount of distribution in respect of Class B Deficiency Amounts                          | \$0.000000 |
| 9. The amount of distribution in respect of Class B Additional Interest                         | \$0.000000 |
| 10. The amount of distribution in respect of Collateral Monthly Interest                        | \$2.585463 |
| 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<br>which were allocated in respect of<br>the Class A Certificates | \$65,139,198.04 |
|                                                                                                     | -----           |

|                                                                                                                                                                                      |                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| (b) The aggregate amount of Collections<br>of Principal Receivables processed<br>during the related Monthly Period<br>which were allocated in respect of<br>the Class B Certificates | \$5,747,573.49 |
|                                                                                                                                                                                      | -----          |

|                                                                                                                                                                                     |                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| (c) The aggregate amount of Collections<br>of Principal Receivables processed<br>during the related Monthly Period<br>which were allocated in respect of<br>the Collateral Interest | \$5,747,573.49 |
|                                                                                                                                                                                     | -----          |

2. Principal Receivables in the Trust

|                                                                                                                                                |                     |
|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| (a) The aggregate amount of Principal<br>Receivables in the Trust as of the<br>end of the day on the last day of<br>the related Monthly Period | \$67,791,379,910.67 |
|                                                                                                                                                | -----               |

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

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

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

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

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

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

|                                                                     |       |
|---------------------------------------------------------------------|-------|
| (h) The Floating Investor Percentage with<br>respect to the period: |       |
| February 1, 2005 through February 28, 2005                          | 0.72% |

|                                                                                      |       |
|--------------------------------------------------------------------------------------|-------|
| (i) The Class A Floating Allocation<br>with respect to the related Monthly<br>Period | 0.850 |
|                                                                                      | ----- |

|                                                                                   |       |
|-----------------------------------------------------------------------------------|-------|
| (j) The Class B Floating Allocation<br>with respect to the related Monthly Period | 0.075 |
|                                                                                   | ----- |

|                                                                               |  |
|-------------------------------------------------------------------------------|--|
| (k) The Collateral Floating Allocation<br>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<br>of Total<br>Receivables | Aggregate<br>Account<br>Balance |
|-----------------------|---------------------------------------|---------------------------------|
| (a) 30- 59 days:      | 1.65%                                 | 1,142,335,155.33                |
|                       | -----                                 | -----                           |
| (b) 60 - 89 days:     | 1.14%                                 | 786,289,256.12                  |
|                       | -----                                 | -----                           |
| (c) 90 - 119 days:    | 0.93%                                 | 642,647,791.65                  |
|                       | -----                                 | -----                           |
| (d) 120 - 149 days:   | 0.83%                                 | 574,012,742.05                  |
|                       | -----                                 | -----                           |
| (e) 150 or more days: | 0.79%                                 | 550,731,232.11                  |
|                       | -----                                 | -----                           |
| Total                 | 5.34%                                 | 3,696,016,177.26                |
|                       | -----                                 | -----                           |

### 4. Investor Default Amount

|                                                                          |                |
|--------------------------------------------------------------------------|----------------|
| (a) The Aggregate Investor Default Amount for the related Monthly Period | \$2,122,158.42 |
|--------------------------------------------------------------------------|----------------|

-----

|                                                                        |                |
|------------------------------------------------------------------------|----------------|
| (b) The Class A Investor Default Amount for the related Monthly Period | \$1,803,834.80 |
|------------------------------------------------------------------------|----------------|

-----

|                                                                        |              |
|------------------------------------------------------------------------|--------------|
| (c) The Class B Investor Default Amount for the related Monthly Period | \$159,161.81 |
|------------------------------------------------------------------------|--------------|

-----

|                                                                  |              |
|------------------------------------------------------------------|--------------|
| (d) The Collateral Default Amount for the related Monthly Period | \$159,161.81 |
|------------------------------------------------------------------|--------------|

-----

### 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    | \$6,172,827.80 |
| (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date    | \$544,661.06   |
| (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$544,661.06   |

#### 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 | \$6,438,452.80 |
| (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

\$568,098.56

-----

- (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

\$568,098.56

-----

11. Portfolio Yield

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

13.09%

-----

- (b) The Portfolio Adjusted Yield

8.13%

-----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

February 15, 2005 to March 14, 2005: 2.59000%

- -----

Collateral Interest Determination for the Interest Period of

February 14, 2005 to March 14, 2005: 2.59000%

- -----

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

cer

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

1996-G

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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                        | \$2.586111 |
| 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    | \$2.274518  |
| 2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts  | \$0.000000  |
| 3. The amount of the current monthly accumulation in respect of Class A Additional Interest | \$0.000000  |
| 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest    | \$2.445629  |
| 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 | \$65,139,198.04 |
| (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 | \$5,747,573.49  |
| (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  | \$5,747,573.49  |

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                                                      | \$67,791,379,910.67 |
| (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<br>the end of the day on the last day<br>of the related Monthly Period | \$37,500,000.00 |
|--------------------------------------------------------------------------------------------------------|-----------------|

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

|                                                                     |       |
|---------------------------------------------------------------------|-------|
| (h) The Floating Investor Percentage with<br>respect to the period: |       |
| February 1, 2005 through February 28, 2005                          | 0.72% |

|                                                                                      |       |
|--------------------------------------------------------------------------------------|-------|
| (i) The Class A Floating Allocation<br>with respect to the related Monthly<br>Period | 0.850 |
|--------------------------------------------------------------------------------------|-------|

|                                                                                            |  |
|--------------------------------------------------------------------------------------------|--|
| (j) The Class B Floating Allocation<br>with respect to the related Monthly<br>period 0.075 |  |
|--------------------------------------------------------------------------------------------|--|

|                                                                                               |  |
|-----------------------------------------------------------------------------------------------|--|
| (k) The Collateral Floating Allocation<br>with respect to the related Monthly<br>Period 0.075 |  |
|-----------------------------------------------------------------------------------------------|--|

|                                                                                 |     |
|---------------------------------------------------------------------------------|-----|
| (l) The Fixed Investor Percentage with<br>respect to the related Monthly Period | N/A |
|---------------------------------------------------------------------------------|-----|

|                                                                                |     |
|--------------------------------------------------------------------------------|-----|
| (m) The Class A Fixed Allocation with<br>respect to the related Monthly Period | N/A |
|--------------------------------------------------------------------------------|-----|

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

|                                                                                   |     |
|-----------------------------------------------------------------------------------|-----|
| (o) The Collateral Fixed Allocation with<br>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<br>of Total<br>Receivables | Aggregate<br>Account<br>Balance |
|-----------------------|---------------------------------------|---------------------------------|
| (a) 30 - 59 days:     | 1.65%                                 | 1,142,335,155.33                |
| (b) 60 - 89 days:     | 1.14%                                 | 786,289,256.12                  |
| (c) 90 - 119 days:    | 0.93%                                 | 642,647,791.65                  |
| (d) 120 - 149 days:   | 0.83%                                 | 574,012,742.05                  |
| (e) 150 or more days: | 0.79%                                 | 550,731,232.11                  |
| Total                 | 5.34%                                 | 3,696,016,177.26                |

### 4. Investor Default Amount

|                                                                             |                |
|-----------------------------------------------------------------------------|----------------|
| (a) The Aggregate Investor Default Amount<br>for the related Monthly Period | \$2,122,158.42 |
|-----------------------------------------------------------------------------|----------------|

|                                                                           |                |
|---------------------------------------------------------------------------|----------------|
| (b) The Class A Investor Default Amount<br>for the related Monthly Period | \$1,803,834.80 |
|---------------------------------------------------------------------------|----------------|

|                                                                           |              |
|---------------------------------------------------------------------------|--------------|
| (c) The Class B Investor Default Amount<br>for the related Monthly Period | \$159,161.81 |
|---------------------------------------------------------------------------|--------------|

|                                                                                                                                                                                                                  |                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| (d) The Collateral Default Amount for the related Monthly Period                                                                                                                                                 | \$159,161.81<br>----- |
| 5. Investor Charge Offs                                                                                                                                                                                          |                       |
| (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period                                                                                                                          | \$ 0.00<br>-----      |
| (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<br>-----      |
| (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period                                                                                                                          | \$ 0.00<br>-----      |
| (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<br>-----      |
| (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period                                                                                                                                | \$ 0.00<br>-----      |
| (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount                                                                                 | \$ 0.00<br>-----      |
| (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date                                                                            | \$ 0.00<br>-----      |
| (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<br>-----      |
| (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date                                                                            | \$ 0.00<br>-----      |
| (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<br>-----      |
| (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date                                                                                  | \$ 0.00<br>-----      |
| (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<br>-----      |
| 6. Investor Servicing Fee                                                                                                                                                                                        |                       |
| (a) The amount of the Class A Servicing                                                                                                                                                                          |                       |

|                                                                               |              |
|-------------------------------------------------------------------------------|--------------|
| Fee payable by the Trust to the<br>Servicer for the related Monthly<br>Period | \$442,708.33 |
|                                                                               | -----        |

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

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

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

#### 7. Reallocations

|                                                                                                             |         |
|-------------------------------------------------------------------------------------------------------------|---------|
| (a) The amount of Reallocated Collateral<br>Principal Collections with respect to<br>this Distribution Date | \$ 0.00 |
|                                                                                                             | -----   |

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

|                                                                                         |                 |
|-----------------------------------------------------------------------------------------|-----------------|
| (c) The Collateral Interest as of the<br>close of business on this Distribution<br>Date | \$37,500,000.00 |
|                                                                                         | -----           |

|                                                                                               |                 |
|-----------------------------------------------------------------------------------------------|-----------------|
| (d) The Class B Investor Interest as of the<br>close of business on this Distribution<br>Date | \$37,500,000.00 |
|                                                                                               | -----           |

#### 8. Principal Funding Account

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

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

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

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

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

#### 9. Interest Funding Account

|                                                                                                                                                                                         |                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| (a) The aggregate amount on deposit in<br>the Interest Funding Account on<br>the related Transfer Date (after taking<br>into account deposits on such date<br>but prior to withdrawals) | \$1,058,381.14 |
|                                                                                                                                                                                         | -----          |

|     |                                                                                                                                        |                       |
|-----|----------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| (b) | The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date | \$966,670.06<br>----- |
| (c) | The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date | \$91,711.08<br>-----  |
| (d) | The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date                          | \$ 0.00<br>-----      |

#### 10. Available Funds

|     |                                                                                                                |                         |
|-----|----------------------------------------------------------------------------------------------------------------|-------------------------|
| (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date    | \$6,172,827.80<br>----- |
| (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date    | \$544,661.06<br>-----   |
| (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$544,661.06<br>-----   |

#### 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           | \$6,438,452.80<br>----- |
| (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 | \$568,098.56<br>-----   |
| (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  | \$568,098.56<br>-----   |

#### 12. Portfolio Yield

|     |                                                    |                 |
|-----|----------------------------------------------------|-----------------|
| (a) | The Portfolio Yield for the related Monthly Period | 13.09%<br>----- |
| (b) | The Portfolio Adjusted Yield                       | 8.22%<br>-----  |

#### E. LIBOR Determinations

LIBOR rates for the related Interest Period:

|                                     |                   |
|-------------------------------------|-------------------|
| Class A and Class B determination - | 2.79438%<br>----- |
| Collateral Interest determination - | 2.59000%<br>----- |

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

1996-M

FORM OF MONTHLY CERTIFICATEHOLDERS'S STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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     | \$2.138889  |
| 5. The amount of distribution in respect of Class A Deficiency Amounts   | \$0.000000  |
| 6. The amount of distribution in respect of Class A Additional Interest  | \$0.000000  |
| 7. The amount of distribution in respect of Class B Monthly Interest     | \$2.286667  |
| 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    | \$2.753333  |
| 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                   | \$130,278,406.63<br>-----    |
| (b)                                   | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates                   | \$11,495,157.65<br>-----     |
| (c)                                   | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class C Interest                       | \$11,495,157.65<br>-----     |
| 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                                                      | \$67,791,379,910.67<br>----- |
| (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<br>-----  |
| (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<br>-----  |
| (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<br>-----    |
| (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<br>-----    |
| (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<br>-----     |
| (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<br>-----     |
| (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<br>-----     |
| (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<br>-----     |

|     |                                                                                  |                |
|-----|----------------------------------------------------------------------------------|----------------|
| (j) | The Floating Investor Percentage with respect to the period:                     |                |
|     | February 1, 2005 through February 28, 2005                                       | 1.43%          |
| (k) | The Class A Floating Allocation with respect to the related Monthly Period       | 0.850<br>----- |
| (l) | The Class B Floating Allocation with respect to the related Monthly Period       | 0.075<br>----- |
| (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<br>-----   |
| (o) | The Class A Fixed Allocation with respect to the related Monthly Period          | N/A<br>-----   |
| (p) | The Class B Fixed Allocation with respect to the related Monthly Period          | N/A<br>-----   |
| (q) | The Class C Fixed Allocation with respect to the related Monthly Period          | N/A<br>-----   |

### 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<br>of Total<br>Receivables | Aggregate<br>Account<br>Balance |
|-----------------------|---------------------------------------|---------------------------------|
| (a) 30 - 59 days:     | 1.65%<br>-----                        | 1,142,335,155.33<br>-----       |
| (b) 60 - 89 days:     | 1.14%<br>-----                        | 786,289,256.12<br>-----         |
| (c) 90 - 119 days:    | 0.93%<br>-----                        | 642,647,791.65<br>-----         |
| (d) 120 - 149 days:   | 0.83%<br>-----                        | 574,012,742.05<br>-----         |
| (e) 150 or more days: | 0.79%<br>-----                        | 550,731,232.11<br>-----         |
| Total                 | 5.34%<br>-----                        | 3,696,016,177.26<br>-----       |

### 4. Investor Default Amount

|     |                                                                      |                          |
|-----|----------------------------------------------------------------------|--------------------------|
| (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$ 4,244,317.88<br>----- |
| (b) | The Class A Investor Default Amount for the related Monthly Period   | \$3,607,669.98<br>-----  |
| (c) | The Class B Investor Default Amount for the related Monthly Period   | \$318,323.95<br>-----    |
| (d) | The Class C Default Amount for the related Monthly Period            | \$318,323.95<br>-----    |

### 5. Investor Charge Offs

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

|                                                                                                                                                                                                                  |         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| (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<br>-----     |
| (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period                                                                   | \$625,000.00<br>-----    |
| 7. Reallocations                                                                                                                                                             |                          |
| (a) The amount of Reallocated Class C Principal Collections with respect to this Distribution Date                                                                           | \$ 0.00<br>-----         |
| (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date                                                                           | \$ 0.00<br>-----         |
| (c) The Class C Investor Interest as of the close of business on this Distribution Date                                                                                      | \$75,000,000.00<br>----- |
| (d) The Class C Adjusted Investor Interest as of the close of business on this Distribution Date                                                                             | \$75,000,000.00<br>----- |
| (e) The Class B Investor Interest as of the close of business on this Distribution Date                                                                                      | \$75,000,000.00<br>----- |
| (f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date                                                                             | \$75,000,000.00<br>----- |
| 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<br>-----         |
| (b) The Accumulation Shortfall with respect to the related Monthly Period                                                                                                    | \$ 0.00<br>-----         |
| (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<br>-----         |
| (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<br>-----         |
| (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<br>-----         |
| 9. Reserve Account                                                                                                                                                           |                          |
| (a) The Reserve Draw Amount on the related Transfer Date                                                                                                                     | \$ 0.00<br>-----         |

|                                                                                                                                                                     |                  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| (b) The amount of the Reserve Draw<br>Amount deposited in the Finance<br>Charge Account on the related<br>Transfer Date                                             | \$ 0.00<br>----- |
| (c) The amount of the Reserve Draw<br>Amount deposited in the Finance<br>Charge Account on the related<br>Transfer Date to be treated<br>as Class A Available Funds | \$ 0.00<br>----- |
| (d) The amount of the Reserve Draw<br>Amount deposited in the Finance<br>Charge Account on the related<br>Transfer Date to be treated<br>as Class B Available Funds | \$ 0.00<br>----- |
| (e) The amount of the Reserve Draw<br>Amount deposited in the Finance<br>Charge Account on the related<br>Transfer Date to be treated<br>as Class C Available Funds | \$ 0.00<br>----- |

#### 10. Available Funds

|                                                                                                                       |                          |
|-----------------------------------------------------------------------------------------------------------------------|--------------------------|
| (a) The amount of Class A Available Funds<br>on deposit in the Finance Charge Account<br>on the related Transfer Date | \$12,345,656.77<br>----- |
| (b) The amount of Class B Available Funds<br>on deposit in the Finance Charge Account<br>on the related Transfer Date | \$1,089,322.93<br>-----  |
| (c) The amount of Class C Available<br>Funds on deposit in the Finance Charge<br>Account on the related Transfer Date | \$1,089,322.93<br>-----  |

#### 11. Collection of Finance Charge Receivables

|                                                                                                                                                                                                                         |                          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| (a) The aggregate amount of Collections<br>of Finance Charge Receivables and Annual<br>Membership Fees processed during the<br>related Monthly Period, allocated<br>in respect of the Class A Certificates              | \$12,876,906.77<br>----- |
| (b) The aggregate amount of Collections of<br>Finance Charge Receivables and Annual<br>Membership Fees processed during the<br>related Monthly Period which were<br>allocated in respect of the Class B<br>Certificates | \$1,136,197.93<br>-----  |
| (c) The aggregate amount of Collections of<br>Finance Charge Receivables and Annual<br>Membership Fees processed during the<br>related Monthly Period which were<br>allocated in respect of the Class C<br>Interests    | \$1,136,197.93<br>-----  |

#### 12. Portfolio Yield

|                                                           |                 |
|-----------------------------------------------------------|-----------------|
| (a) The Portfolio Yield for the related<br>Monthly Period | 13.09%<br>----- |
| (b) The Portfolio Adjusted Yield                          | 8.13%<br>-----  |

#### C. LIBOR Determinations

LIBOR rates for the Interest Period of

February 15, 2005 to March 14, 2005: 2.59000%

-----

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

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

1997-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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                            | \$2.107778  |
| 5. The amount of distribution in respect of Class A Deficiency Amounts                          | \$0.000000  |
| 6. The amount of distribution in respect of Class A Additional Interest                         | \$0.000000  |
| 7. The amount of distribution in respect of Class B Monthly Interest                            | \$2.263333  |
| 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                        | \$2.558889  |
| 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest | \$0.000000  |

B. Information Regarding the Performance of the Trust

|                                                                                                                                                                          |                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| 1. Collection of Principal Receivables                                                                                                                                   |                 |
| (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates | \$97,708,802.35 |

|                                                                                                                                                                          |                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| (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 | \$8,621,360.16<br>----- |
| (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  | \$8,621,360.16<br>----- |

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                                                      | \$67,791,379,910.67<br>----- |
| (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<br>-----    |
| (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<br>-----    |
| (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<br>-----    |
| (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<br>-----    |
| (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<br>-----     |
| (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<br>-----     |
| (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<br>-----     |
| (i) The Floating Investor Percentage with respect to the period:<br><br>February 1, 2005 through February 28, 2005                                                                         | 1.07%                        |
| (j) The Class A Floating Allocation with respect to the related Monthly Period                                                                                                             | 0.850<br>-----               |
| (k) The Class B Floating Allocation with respect to the related Monthly period 0.075                                                                                                       | <br>-----                    |

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

### 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<br>of Total<br>Receivables | Aggregate<br>Account<br>Balance |
|-----------------------|---------------------------------------|---------------------------------|
| (a) 30 - 59 days:     | 1.65%<br>-----                        | 1,142,335,155.33<br>-----       |
| (b) 60 - 89 days:     | 1.14%<br>-----                        | 786,289,256.12<br>-----         |
| (c) 90 - 119 days:    | 0.93%<br>-----                        | 642,647,791.65<br>-----         |
| (d) 120 - 149 days:   | 0.83%<br>-----                        | 574,012,742.05<br>-----         |
| (e) 150 or more days: | 0.79%<br>-----                        | 550,731,232.11<br>-----         |
| Total                 | 5.34%<br>-----                        | 3,696,016,177.26<br>-----       |

### 4. Investor Default Amount

|                                                                          |                         |
|--------------------------------------------------------------------------|-------------------------|
| (a) The Aggregate Investor Default Amount for the related Monthly Period | \$3,183,237.89<br>----- |
| (b) The Class A Investor Default Amount for the related Monthly Period   | \$2,705,752.39<br>----- |
| (c) The Class B Investor Default Amount for the related Monthly Period   | \$238,742.75<br>-----   |
| (d) The Collateral Default Amount for the related Monthly Period         | \$238,742.75<br>-----   |

### 5. Investor Charge Offs

|                                                                                                                                        |                  |
|----------------------------------------------------------------------------------------------------------------------------------------|------------------|
| (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period                                                | \$ 0.00<br>----- |
| (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<br>----- |
| (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period                                                | \$ 0.00<br>----- |
| (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 | \$9,259,242.19 |
| (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$816,991.61   |

|                                                                                                                    |              |
|--------------------------------------------------------------------------------------------------------------------|--------------|
| (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$816,991.61 |
|--------------------------------------------------------------------------------------------------------------------|--------------|

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 | \$9,657,679.69 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|

|                                                                                                                                                                                                                                                                                                               |              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| (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 | \$852,147.86 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|

|                                                                                                                                                                                                         |              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$852,147.86 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|

11. Portfolio Yield

|                                                        |        |
|--------------------------------------------------------|--------|
| (a) The Portfolio Yield for the related Monthly Period | 13.09% |
|--------------------------------------------------------|--------|

|                                  |       |
|----------------------------------|-------|
| (b) The Portfolio Adjusted Yield | 8.19% |
|----------------------------------|-------|

C. Floating Rate Determinations

|                                                                                     |          |
|-------------------------------------------------------------------------------------|----------|
| LIBOR rates for the related Interest Period:<br>Class A and Class B determination - | 2.59000% |
| Collateral Interest determination -                                                 | 2.59000% |

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

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

CLASS A CUS5262TDK6Exhibit 20.8  
CLASS B CUSIP 55262TDL4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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\$ 2.181667  
-----

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

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

4.The amount of the current monthly  
accumulation in respect of Class B  
Monthly Interest\$ 2.325556  
-----

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 \$114,951,533.40  
-----

(b)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Class B Certificates \$10,146,386.25  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$10,146,386.25  
-----

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 \$67,791,379,910.67  
-----

(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:

February 1, 2005 through February 28, 2005 1.26%

(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:1.65%1,142,335,155.33  
-----  
(b) 60 - 89 days:1.14%786,289,256.12  
-----  
(c) 90 - 119 days:0.93%642,647,791.65  
-----  
(d)120 - 149 days:0.83%574,012,742.05  
-----  
(e)150 or more days:0.79%550,731,232.11  
-----

Total15.34%3,696,016,177.26  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$3,745,185.59  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$3,183,238.11  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$280,973.74  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$280,973.74  
-----

#### 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)\$3,580,403.56  
-----

(b)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class A Certificates  
on the related Transfer Date\$1,636,250.00  
-----

(c)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class B Certificates  
on the related Transfer Date\$153,951.78  
-----

(d)The Interest Funding Investment  
Proceeds deposited in the Finance  
Charge Account on the related  
Transfer Date\$3,500.33  
-----

#### 10.Available Funds

(a)The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$10,896,725.53  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$961,509.01  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$961,509.01  
-----

#### 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 \$11,365,475.53  
-----

(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 \$1,002,884.01  
-----

(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 \$1,002,884.01  
-----

12.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 13.09%  
- -----

(b)The Portfolio Adjusted Yield 7.95%  
- -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -2.66000%  
- -----

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

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

1998-E

CLASS A CUS5262TDM2Exhibit 20.9  
CLASS B CUSIP 55262TDN0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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\$ 2.014444  
-----

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

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

4.The amount of the current monthly  
accumulation in respect of Class B  
Monthly Interest\$ 2.154444  
-----

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\$3,011,562.50

2.The amount of the current quarterly interest  
distribution in respect of Class A\$2,751,875.00

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\$ 6.475000

4.The amount of the current quarterly interest  
distribution in respect of Class B\$259,687.50

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\$ 6.925000

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 \$65,139,198.04

(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 \$5,747,573.49

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$5,747,573.49

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 \$67,791,379,910.67

(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:

February 1, 2005 through February 28, 2005 0.72%

(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:1.65%1,142,335,155.33  
-----  
(b) 60 - 89 days:1.14%786,289,256.12  
-----  
(c) 90 - 119 days:0.93%642,647,791.65  
-----  
(d)120 - 149 days:0.83%574,012,742.05  
-----  
(e)150 or more days:0.79%550,731,232.11  
-----

Total15.34%3,696,016,177.26  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$2,122,158.42

-----  
(b)The Class A Investor Default Amount for  
the related Monthly Period \$1,803,834.80  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$159,161.81  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$159,161.81  
-----

#### 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)\$3,011,562.50  
-----

(b)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class A Certificates  
on the related Transfer Date\$856,138.89  
-----

(c)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class B Certificates  
on the related Transfer Date\$80,791.66  
-----

(d)The Interest Funding Investment  
Proceeds deposited in the Finance  
Charge Account on the related  
Transfer Date\$4,056.71  
-----

#### 10.Available Funds

(a)The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$6,176,884.51  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$544,661.06  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$544,661.06  
-----

#### 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 \$6,442,509.51  
-----

(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 \$568,098.56  
-----

(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 \$568,098.56  
-----

#### 12.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 13.10%  
- -----

(b)The Portfolio Adjusted Yield 7.96%  
- -----

#### E.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -2.49000%  
- -----

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

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

1998-F

CLASS A CUSI262TDP5Exhibit 20.10  
CLASS B CUSIP 55262TDQ3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

---

MONTHLY PERIOD ENDING FEBRUARY 28, 2005

---

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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\$2.115556  
-----

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

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

7.The amount of distribution in respect of  
Class B Monthly Interest\$2.325556  
-----

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\$2.691111  
-----

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$97,708,802.35  
-----

(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 \$8,621,360.16  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$8,621,360.16  
-----

## 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 \$67,791,379,910.67  
-----

(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:

February 1, 2005 through February 28, 2005 1.07%

(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:1.65%1,142,335,155.33  
- -----

(b) 60 - 89 days:1.14%786,289,256.12  
- -----

(c) 90 - 119 days:0.93%642,647,791.65  
- -----

(d)120 - 149 days:0.83%574,012,742.05  
- -----

(e)150 or more days:0.79%550,731,232.11  
- -----

Total15.34%3,696,016,177.26  
- -----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$3,183,237.89  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$2,705,752.39  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$238,742.75  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$238,742.75  
-----

### 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\$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 \$9,259,242.19  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$816,991.61  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$816,991.61  
-----

#### 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 \$9,657,679.69  
-----

(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 \$852,147.86  
-----

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

Membership Fees processed during the  
related Monthly Period which were  
allocated in respect of the Collateral  
Interest \$852,147.86  
-----

11.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 13.09%  
- -----

(b)The Portfolio Adjusted Yield 8.16%  
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -2.59000%  
- -----

Collateral Interest determination - 2.59000%  
- -----

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

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

1998-G

CLASS A CUS262TEB5Exhibit 20.11  
CLASS B CUSIP55262TEC3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 is set forth below.

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

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

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

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

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

4.The amount of distribution in respect of  
Class A Monthly Interest\$4.916667  
-----

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

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

7.The amount of distribution in respect of  
Class B Monthly Interest\$5.166667  
-----

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

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

10.The amount of distribution in respect of  
Collateral Minimum Monthly Interest\$5.541667  
-----

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Class A Certificates \$97,708,802.35  
-----

(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 \$8,621,360.16  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$8,621,360.16  
-----

## 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 \$67,791,379,910.67  
-----

(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:

February 1, 2005 through February 28, 2005 1.07%

(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:1.65%1,142,335,155.33  
- -----

(b) 60 - 89 days:1.14%786,289,256.12  
- -----

(c) 90 - 119 days:0.93%642,647,791.65  
- -----

(d)120 - 149 days:0.83%574,012,742.05  
- -----

(e)150 or more days:0.79%550,731,232.11  
- -----

Total15.34%3,696,016,177.26  
- -----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$3,183,237.89  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$2,705,752.39  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$238,742.75  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$238,742.75  
-----

### 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\$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 \$11,449,595.86  
-----

(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 \$852,147.86  
-----

(c)The aggregate amount of Collections of  
Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period which were  
allocated in respect of the Collateral  
Interest \$852,147.86  
-----

#### 9. Principal Funding Account

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

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

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

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

#### 10.Reserve Account

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

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

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

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

11.Swap Reserve Fund

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

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

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the  
related Transfer Date\$1,791,916.17  
-----

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

13.Available Funds

(a)The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$11,051,158.36  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$816,991.61  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$816,991.61  
-----

14.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 13.09%  
- -----

(b)The Portfolio Adjusted Yield 7.68%  
- -----

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

4.How any funds withdrawn from the Interest Reserve  
Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

NATIONAL ASSOCIATION,  
Served Marcie E. Copson-Hall  
cer

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

1999-B

CLASS A CUSI262TEE9Exhibit 20.12  
CLASS B CUSIP 55262TEF6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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\$2.162222  
-----

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 \$65,139,198.04  
-----

(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 \$5,747,573.49  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$5,747,573.49  
-----

## 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 \$67,791,379,910.67  
-----

(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:

February 1, 2005 through February 28, 2005 0.72%

(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:1.65%1,142,335,155.33  
- -----

(b) 60 - 89 days:1.14%786,289,256.12  
- -----

(c) 90 - 119 days:0.93%642,647,791.65  
- -----

(d)120 - 149 days:0.83%574,012,742.05  
- -----

(e)150 or more days:0.79%550,731,232.11  
- -----

Total5.34%3,696,016,177.26  
- -----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$2,122,158.42  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$1,803,834.80  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$159,161.81  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$159,161.81  
-----

### 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 \$6,172,827.80  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$544,661.06  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$544,661.06  
-----

#### 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, any Principal  
Funding Investment Proceeds and amounts  
if any withdrawn from the Reserve Account  
and allocated in respect of the Class A  
Certificates \$6,438,452.80  
-----

(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 \$568,098.56  
-----

(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 \$568,098.56  
-----

#### 11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 13.09%  
- -----

(b)The Portfolio Adjusted Yield 7.57%  
- -----

#### C.Floating Rate Determinations

LIBOR rate for the Interest Period ending on this Distribution Date:2.59000%  
- -----

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

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

1999-D

CLASS A CUS262TEU3Exhibit 20.13  
CLASS B CUSIP55262TEV1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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 \$130,278,406.63  
-----

(b)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Class B Certificates \$11,495,157.65  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$11,495,157.65  
-----

## 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 \$67,791,379,910.67  
-----

(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:

February 1, 2005 through February 28, 2005 1.43%

(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:1.65%1,142,335,155.33

- -----

(b) 60 - 89 days:1.14%786,289,256.12

- -----

(c) 90 - 119 days:0.93%642,647,791.65

- -----

(d)120 - 149 days:0.83%574,012,742.05

- -----

(e)150 or more days:0.79%550,731,232.11

- -----

Total15.34%3,696,016,177.26

- -----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$4,244,317.88  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$3,607,669.98  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$318,323.95  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$318,323.95  
-----

### 5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

(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 \$15,968,460.66  
-----

(b)The aggregate amount of Collections of  
Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, any Principal  
Funding Investment Proceeds and amounts  
if any withdrawn from the Reserve Account  
and which were allocated in respect of  
the Class B Certificates \$1,136,197.93  
-----

(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 \$1,136,197.93  
-----

#### 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\$3,091,553.89  
-----

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

#### 13.Available Funds

(a)The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$15,437,210.66  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$1,089,322.93  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$1,089,322.93  
-----

#### 14.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 13.09%  
- -----

(b)The Portfolio Adjusted Yield 7.40%  
- -----

#### 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 Marcie E. Copson-Hall  
cer

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

1999-J

CLASS A CUSI262TEW9Exhibit 20.14  
CLASS B CUSIP 55262TEX7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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\$2.208889  
-----

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

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

7.The amount of distribution in respect of  
Class B Monthly Interest\$2.426667  
-----

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\$2.854444  
-----

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Class A Certificates \$97,708,802.35  
-----

(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 \$8,621,360.16  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,621,360.16  
-----

## 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 \$67,791,379,910.67  
-----

(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:

February 1, 2005 through February 28, 2005 1.07%

(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:1.65%1,142,335,155.33

- -----

(b) 60 - 89 days:1.14%786,289,256.12

- -----

(c) 90 - 119 days:0.93%642,647,791.65

- -----

(d)120 - 149 days:0.83%574,012,742.05

- -----

(e)150 or more days:0.79%550,731,232.11

- -----

Total15.34%3,696,016,177.26

- -----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$3,183,237.89  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$2,705,752.39  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$238,742.75  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$238,742.75  
-----

### 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\$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 \$9,259,242.19  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$816,991.61  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$816,991.61  
-----

#### 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 \$9,657,679.69  
-----

(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 \$852,147.86  
-----

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$852,147.86  
-----

#### 11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 13.09%  
- -----

(b)The Portfolio Adjusted Yield 8.03%  
- -----

#### C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -2.59000%  
- -----

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

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

1999-L

CLASS A CUSI262TFG3Exhibit 20.15  
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 FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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\$2.170000  
-----

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

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

7.The amount of distribution in respect of  
Class B Monthly Interest\$2.348889  
-----

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

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

10.The amount of distribution in respect of  
Collateral Minimum Monthly Interest\$7.000000  
-----

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Class A Certificates \$110,736,644.05  
-----

(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 \$9,770,881.19  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$9,770,881.19  
-----

## 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 \$67,791,379,910.67  
-----

(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:

February 1, 2005 through February 28, 2005 1.22%

(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:1.65%1,142,335,155.33  
- -----

(b) 60 - 89 days:1.14%786,289,256.12  
- -----

(c) 90 - 119 days:0.93%642,647,791.65  
- -----

(d)120 - 149 days:0.83%574,012,742.05  
- -----

(e)150 or more days:0.79%550,731,232.11  
- -----

Total5.34%3,696,016,177.26  
- -----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$3,607,669.96  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$3,066,519.42  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$270,575.27  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$270,575.27  
-----

### 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 \$10,493,808.03  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$925,924.39  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$925,924.39  
-----

#### 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 \$10,945,370.53  
-----

(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 \$965,768.14  
-----

(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 \$965,768.14  
-----

#### 11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 13.09%  
- -----

(b)The Portfolio Adjusted Yield 7.72%  
- -----

#### C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -2.59000%  
- -----

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

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

2000-D

CLASS A CUS262TFJ7Exhibit 20.16  
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 FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 is set forth below.

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

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

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

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

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

4.The amount of distribution in respect of  
Class A Monthly Interest\$6.500000  
-----

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

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

7.The amount of distribution in respect of  
Class B Monthly Interest\$6.791667  
-----

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

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

10.The amount of distribution in respect of  
Collateral Minimum Monthly Interest\$7.333333  
-----

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Class A Certificates \$76,634,355.63  
-----

(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 \$6,897,094.52  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$6,897,094.52  
-----

## 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 \$67,791,379,910.67  
-----

(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:

February 1, 2005 through February 28, 2005 0.84%

(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:1.65%1,142,335,155.33

- -----

(b) 60 - 89 days:1.14%786,289,256.12

- -----

(c) 90 - 119 days:0.93%642,647,791.65

- -----

(d)120 - 149 days:0.83%574,012,742.05

- -----

(e)150 or more days:0.79%550,731,232.11

- -----

Total15.34%3,696,016,177.26

- -----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$2,504,147.48  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$2,122,158.76  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$190,994.36  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$190,994.36  
-----

### 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\$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 \$9,744,979.08  
-----

(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  
and which were allocated in respect of  
the Class B Certificates \$681,718.65  
-----

(c)The aggregate amount of Collections of  
Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period which were  
allocated in respect of the Collateral  
Interest \$681,718.65  
-----

#### 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\$2,170,327.78  
-----

(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 \$9,432,479.08  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$653,593.65  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$653,593.65  
-----

#### 14.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 13.09%  
- -----

(b)The Portfolio Adjusted Yield 7.29%  
- -----

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

4.How any funds withdrawn from the Interest Reserve  
Account were utilized

N/A

5.Has the Interest Rate Swap been terminated?No

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

2000-E

CLASS A CUSI262TFL2Exhibit 20.17  
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 FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 is set forth below.

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

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

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

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

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

4.The amount of distribution in respect of  
Collateral Minimum Monthly Interest\$2.675556  
-----

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\$ 2.033889  
-----

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

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

4.The amount of the current monthly  
accumulation in respect of Class B  
Monthly Interest\$ 2.208889  
-----

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\$5,373,145.00

2.The amount of the current quarterly interest  
distribution in respect of Class A\$4,903,125.00

3.The amount of the current quarterly  
interest distribution in respect of  
Class A set forth in 2 above per \$1,000  
of original certificate principal  
amount\$ 6.537500

4.The amount of the current quarterly interest  
distribution in respect of Class B\$470,020.00

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\$ 7.100000

D.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Class A Certificates \$114,951,533.40

(b)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Class B Certificates \$10,146,386.25

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$10,146,386.25

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 \$67,791,379,910.67

(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:

February 1, 2005 through February 28, 2005 1.26%

(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:1.65%1,142,335,155.33  
-----  
(b) 60 - 89 days:1.14%786,289,256.12  
-----  
(c) 90 - 119 days:0.93%642,647,791.65  
-----  
(d)120 - 149 days:0.83%574,012,742.05  
-----  
(e)150 or more days:0.79%550,731,232.11  
-----

Total15.34%3,696,016,177.26  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,745,185.59

-----  
(b)The Class A Investor Default Amount for  
the related Monthly Period \$3,183,238.11  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$280,973.74  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$280,973.74  
-----

#### 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)\$5,373,145.00  
-----

(b)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class A Certificates  
on the related Transfer Date\$1,525,416.66  
-----

(c)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class B Certificates  
on the related Transfer Date\$146,228.45  
-----

(d)The Interest Funding Investment  
Proceeds deposited in the Finance  
Charge Account on the related  
Transfer Date\$7,238.83  
-----

#### 10.Available Funds

(a)The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$10,900,464.03  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$961,509.01  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$961,509.01  
-----

#### 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 \$11,369,214.03  
-----

(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 \$1,002,884.01  
-----

(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 \$1,002,884.01  
-----

#### 12.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 13.10%  
- -----

(b)The Portfolio Adjusted Yield 8.16%  
- -----

#### E.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -2.49000%  
- -----

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

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

2000-F

CLASS A CUSI262TFN8Exhibit 20.18  
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 FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 is set forth below.

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

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

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

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

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

4.The amount of distribution in respect of  
Collateral Minimum Monthly Interest\$2.675556  
-----

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\$ 2.170000  
-----

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

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

4.The amount of the current monthly  
accumulation in respect of Class B  
Monthly Interest\$ 2.380000  
-----

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 \$97,708,802.35

-----

(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 \$8,621,360.16

-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$8,621,360.16

-----

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 \$67,791,379,910.67

-----

(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:

February 1, 2005 through February 28, 2005 1.07%

(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:1.65%1,142,335,155.33  
-----  
(b) 60 - 89 days:1.14%786,289,256.12  
-----  
(c) 90 - 119 days:0.93%642,647,791.65  
-----  
(d)120 - 149 days:0.83%574,012,742.05  
-----  
(e)150 or more days:0.79%550,731,232.11  
-----

Total15.34%3,696,016,177.26  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,183,237.89

-----  
(b)The Class A Investor Default Amount for  
the related Monthly Period \$2,705,752.39  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$238,742.75  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$238,742.75  
-----

#### 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\$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)\$3,034,500.00  
-----

(b)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class A Certificates  
on the related Transfer Date\$1,383,375.00  
-----

(c)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class B Certificates  
on the related Transfer Date\$133,875.00  
-----

(d)The Interest Funding Investment  
Proceeds deposited in the Finance  
Charge Account on the related  
Transfer Date\$2,967.38  
-----

#### 10.Available Funds

(a)The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$9,262,209.57  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$816,991.61  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$816,991.61  
-----

#### 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 \$9,660,647.07  
-----

(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 \$852,147.86

-----  
(c)The aggregate amount of Collections of  
Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period which were  
allocated in respect of the Collateral  
Interest \$852,147.86  
-----

#### 12.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 13.09%  
- -----

(b)The Portfolio Adjusted Yield for the  
related Monthly Period8.20%  
- -----

#### E.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -2.66000%  
- -----

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

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

2000-G

CLASS A CUSI262NAL0Exhibit 20.19  
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 FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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\$2.208889

-----

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

-----

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

-----

7.The amount of distribution in respect of  
Class B Monthly Interest\$2.481111

-----

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\$2.947778

-----

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 \$91,194,881.50

-----

(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 \$8,046,604.94  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$8,046,604.94  
-----

## 2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables  
in the Trust as of the end of the day on  
the last day of the related Monthly Period \$67,791,379,910.67  
-----

(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:

February 1, 2005 through February 28, 2005 1.00%

(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:1.65%1,142,335,155.33  
- -----

(b) 60 - 89 days:1.14%786,289,256.12  
- -----

(c) 90 - 119 days:0.93%642,647,791.65  
- -----

(d)120 - 149 days:0.83%574,012,742.05  
- -----

(e)150 or more days:0.79%550,731,232.11  
- -----

Total5.34%3,696,016,177.26  
- -----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$2,971,021.99  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$2,525,368.83  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$222,826.58  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$222,826.58  
-----

### 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 \$8,641,959.33  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$762,525.61  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$762,525.61  
-----

#### 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 \$9,013,834.33  
-----

(b)The aggregate amount of Collections of  
Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, any Principal  
Funding Investment Proceeds and amounts  
if any withdrawn from the Reserve Account  
and which were allocated in respect of  
the Class B Certificates \$795,338.11  
-----

(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 \$795,338.11  
-----

#### 11.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 13.09%  
- -----

(b)The Portfolio Adjusted Yield 8.02%  
- -----

#### C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -2.59000%  
- -----

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

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

2000-H

CLASS A CUS262TFR9Exhibit 20.20  
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 FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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 \$130,278,406.63

-----

(b)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Class B Certificates \$11,495,157.65  
-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$11,495,157.65  
-----

## 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 \$67,791,379,910.67  
-----

(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:

February 1, 2005 through February 28, 2005 1.43%

(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:1.65%1,142,335,155.33

- -----

(b) 60 - 89 days:1.14%786,289,256.12

- -----

(c) 90 - 119 days:0.93%642,647,791.65

- -----

(d)120 - 149 days:0.83%574,012,742.05

- -----

(e)150 or more days:0.79%550,731,232.11

- -----

Total15.34%3,696,016,177.26

- -----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$4,244,317.88  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$3,607,669.98  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$318,323.95  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$318,323.95  
-----

### 5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

(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 \$15,968,498.44  
-----

(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 \$1,136,197.93  
-----

(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 \$1,136,197.93  
-----

#### 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 \$3,091,591.67  
-----

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

#### 13. Available Funds

(a) The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$15,437,248.44  
-----

(b) The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$1,089,322.93  
-----

(c) The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$1,089,322.93  
-----

#### 14. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period 13.09%  
- -----

(b) The Portfolio Adjusted Yield for the related  
Monthly Period 7.52%  
- -----

#### 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 many 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 Marcie E. Copson-Hall  
cer

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

2000-I

CLASS A CUSI262TFU2Exhibit 20.21  
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 FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 is set forth below.

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

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

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

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

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

4.The amount of distribution in respect of  
Collateral Minimum Monthly Interest\$2.636667  
-----

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\$ 2.154444  
-----

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

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

4.The amount of the current monthly  
accumulation in respect of Class B  
Monthly Interest\$ 2.360556  
-----

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 \$97,708,802.35

-----

(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 \$8,621,360.16

-----

(c)The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Collateral Interest \$8,621,360.16

-----

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 \$67,791,379,910.67

-----

(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:

February 1, 2005 through February 28, 2005 1.07%

(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:1.65%1,142,335,155.33  
-----  
(b) 60 - 89 days:1.14%786,289,256.12  
-----  
(c) 90 - 119 days:0.93%642,647,791.65  
-----  
(d)120 - 149 days:0.83%574,012,742.05  
-----  
(e)150 or more days:0.79%550,731,232.11  
-----

Total15.34%3,696,016,177.26  
-----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,183,237.89

-----  
(b)The Class A Investor Default Amount for  
the related Monthly Period \$2,705,752.39  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$238,742.75  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$238,742.75  
-----

#### 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\$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)\$3,012,479.16  
-----

(b)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class A Certificates  
on the related Transfer Date\$1,373,458.33  
-----

(c)The aggregate amount deposited into  
the Interest Funding Account with  
respect to the Class B Certificates  
on the related Transfer Date\$132,781.25  
-----

(d)The Interest Funding Investment  
Proceeds deposited in the Finance  
Charge Account on the related  
Transfer Date\$2,945.90  
-----

#### 10.Available Funds

(a)The amount of Class A Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$9,262,188.09  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$816,991.61  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$816,991.61  
-----

#### 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 \$9,660,625.59  
-----

(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 \$852,147.86

-----  
(c)The aggregate amount of Collections of  
Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period which were  
allocated in respect of the Collateral  
Interest \$852,147.86  
-----

#### 12.Portfolio Yield

(a)The Portfolio Yield for the related  
Monthly Period 13.09%  
- -----

(b)The Portfolio Adjusted Yield for the  
related Monthly Period8.23%  
- -----

#### E.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -2.66000%  
- -----

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

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

2000-K

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 is set forth below.

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

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

|                                                                                                 |             |
|-------------------------------------------------------------------------------------------------|-------------|
| 1. The amount of distribution in respect of Class A Monthly Principal                           | \$0.000000  |
| 2. The amount of distribution in respect of Class B Monthly Principal                           | \$0.000000  |
| 3. The amount of distribution in respect of Collateral Monthly Principal                        | \$0.000000  |
| 4. The amount of distribution in respect of Class A Monthly Interest                            | \$5.416667  |
| 5. The amount of distribution in respect of Class A Deficiency Amounts                          | \$0.000000  |
| 6. The amount of distribution in respect of Class A Additional Interest                         | \$0.000000  |
| 7. The amount of distribution in respect of Class B Monthly Interest                            | \$2.403333  |
| 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                        | \$2.792222  |
| 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<br>the Class A Certificates | \$65,139,198.04 |
|----------------------------------------------------------------|-----------------|

-----

|                                                                                                                                                                                      |                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| (b) The aggregate amount of Collections<br>of Principal Receivables processed<br>during the related Monthly Period<br>which were allocated in respect of<br>the Class B Certificates | \$5,747,573.49 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|

-----

|                                                                                                                                                                                     |                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| (c) The aggregate amount of Collections<br>of Principal Receivables processed<br>during the related Monthly Period<br>which were allocated in respect of<br>the Collateral Interest | \$5,747,573.49 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|

-----

## 2. Principal Receivables in the Trust

|                                                                                                                                                |                     |
|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| (a) The aggregate amount of Principal<br>Receivables in the Trust as of the<br>end of the day on the last day of<br>the related Monthly Period | \$67,791,379,910.67 |
|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|

-----

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

-----

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

-----

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

-----

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

-----

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

-----

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

-----

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

-----

|                                                                     |       |
|---------------------------------------------------------------------|-------|
| (i) The Floating Investor Percentage with<br>respect to the period: |       |
| February 1, 2005 through February 28, 2005                          | 0.72% |

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

-----

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

### 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<br>of Total<br>Receivables | Aggregate<br>Account<br>Balance |
|-----------------------|---------------------------------------|---------------------------------|
| (a) 30 - 59 days:     | 1.65%                                 | 1,142,335,155.33<br>-----       |
| (b) 60 - 89 days:     | 1.14%                                 | 786,289,256.12<br>-----         |
| (c) 90 - 119 days:    | 0.93%                                 | 642,647,791.65<br>-----         |
| (d) 120 - 149 days:   | 0.83%                                 | 574,012,742.05<br>-----         |
| (e) 150 or more days: | 0.79%                                 | 550,731,232.11<br>-----         |
| Total                 | 5.34%                                 | 3,696,016,177.26<br>-----       |

### 4. Investor Default Amount

|     |                                                                      |                         |
|-----|----------------------------------------------------------------------|-------------------------|
| (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$2,122,158.42<br>----- |
| (b) | The Class A Investor Default Amount for the related Monthly Period   | \$1,803,834.80<br>----- |
| (c) | The Class B Investor Default Amount for the related Monthly Period   | \$159,161.81<br>-----   |
| (d) | The Collateral Default Amount for the related Monthly Period         | \$159,161.81<br>-----   |

### 5. Investor Charge Offs

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

|                                                                                                                                                                                                                  |         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| (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<br>in the Reserve Account deposited in the<br>Finance Charge Account on the related<br>Transfer Date | \$ 0.00 |
|     |                                                                                                                                            | -----   |

10. Swap Reserve Fund

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

11. Swap Cash Flows

|     |                                                                     |                |
|-----|---------------------------------------------------------------------|----------------|
| (a) | The amount of the Net Swap Receipt<br>for the related Transfer Date | \$1,393,055.55 |
|     |                                                                     | -----          |
| (b) | The amount of the Net Swap Payment<br>for the related Transfer Date | \$ 0.00        |
|     |                                                                     | -----          |

12. Available Funds

|     |                                                                                                                      |                |
|-----|----------------------------------------------------------------------------------------------------------------------|----------------|
| (a) | The amount of Class A Available Funds<br>on deposit in the Finance Charge Account<br>on the related Transfer Date    | \$7,565,883.35 |
|     |                                                                                                                      | -----          |
| (b) | The amount of Class B Available Funds<br>on deposit in the Finance Charge Account<br>on the related Transfer Date    | \$ 544,661.06  |
|     |                                                                                                                      | -----          |
| (c) | The amount of Collateral Available<br>Funds on deposit in the Finance Charge<br>Account on the related Transfer Date | \$544,661.06   |
|     |                                                                                                                      | -----          |

13. Collection of Finance Charge Receivables

|     |                                                                                                                                                                                                                     |                |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| (a) | The aggregate amount of Collections<br>of Finance Charge Receivables and Annual<br>Membership Fees processed during the<br>related Monthly Period, allocated<br>in respect of the Class A Certificates              | \$7,831,508.35 |
|     |                                                                                                                                                                                                                     | -----          |
| (b) | The aggregate amount of Collections of<br>Finance Charge Receivables and Annual<br>Membership Fees processed during the<br>related Monthly Period which were<br>allocated in respect of the Class B<br>Certificates | \$568,098.56   |
|     |                                                                                                                                                                                                                     | -----          |
| (c) | The aggregate amount of Collections of<br>Finance Charge Receivables and Annual<br>Membership Fees processed during the<br>related Monthly Period which were<br>allocated in respect of the Collateral<br>Interest  | \$568,098.56   |
|     |                                                                                                                                                                                                                     | -----          |

14. Portfolio Yield

|     |                                                                |        |
|-----|----------------------------------------------------------------|--------|
| (a) | The Portfolio Yield for the related<br>Monthly Period          | 13.09% |
|     |                                                                | -----  |
| (b) | The Portfolio Adjusted Yield for the<br>related Monthly Period | 8.12%  |
|     |                                                                | -----  |

C. Floating Rate Determinations

|                                              |          |
|----------------------------------------------|----------|
| LIBOR rates for the related Interest Period: |          |
| Class A and Class B determination -          | 2.59000% |
|                                              | -----    |
| Collateral Interest determination -          | 2.59000% |
|                                              | -----    |

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

1.Has the Interest Reserve Account been established?No

2.Has the Interest Reserve Account been funded?No

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

4.How any funds withdrawn from the Interest Reserve  
Account were utilizedN/A

5.Has the Interest Rate Swap been terminated?No

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

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

2000-L

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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                            | \$2.131111  |
| 5. The amount of distribution in respect of Class A Deficiency Amounts                          | \$0.000000  |
| 6. The amount of distribution in respect of Class A Additional Interest                         | \$0.000000  |
| 7. The amount of distribution in respect of Class B Monthly Interest                            | \$2.364444  |
| 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                        | \$2.753333  |
| 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 | \$162,848,000.44 |
|                                                                                                                                  | -----            |

|                                                                                                                                                                          |                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| (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 | \$14,368,944.38 |
|                                                                                                                                                                          | -----           |

|                                                                                                                                                                         |                 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$14,368,944.38 |
|                                                                                                                                                                         | -----           |

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 | \$67,791,379,910.67 |
|                                                                                                                                       | -----               |

|                                                                                                                                                                                   |                    |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| (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: |       |
| February 1, 2005 through February 28, 2005                       | 1.79% |

|                                                                                |       |
|--------------------------------------------------------------------------------|-------|
| (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:     | 1.65%                           | 1,142,335,155.33          |
| (b) 60 - 89 days:     | 1.14%                           | 786,289,256.12            |
| (c) 90 - 119 days:    | 0.93%                           | 642,647,791.65            |
| (d) 120 - 149 days:   | 0.83%                           | 574,012,742.05            |
| (e) 150 or more days: | 0.79%                           | 550,731,232.11            |
| Total                 | 5.34%                           | 3,696,016,177.26          |

### 4. Investor Default Amount

|     |                                                                      |                |
|-----|----------------------------------------------------------------------|----------------|
| (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$5,305,396.88 |
| (b) | The Class A Investor Default Amount for the related Monthly Period   | \$4,509,587.18 |
| (c) | The Class B Investor Default Amount for the related Monthly Period   | \$397,904.85   |
| (d) | The Collateral Default Amount for the related Monthly Period         | \$397,904.85   |

### 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 | \$1,106,770.83 |
| (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$97,656.25    |
| (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly     |                |

|                                                                                                                                                                              |                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| Period                                                                                                                                                                       | \$97,656.25     |
|                                                                                                                                                                              | -----           |
| (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period                                                                   | \$781,250.00    |
|                                                                                                                                                                              | -----           |
| 7. Reallocations                                                                                                                                                             |                 |
| (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date                                                                        | \$ 0.00         |
|                                                                                                                                                                              | -----           |
| (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date                                                                           | \$ 0.00         |
|                                                                                                                                                                              | -----           |
| (c) The Collateral Interest as of the close of business on this Distribution Date                                                                                            | \$93,750,000.00 |
|                                                                                                                                                                              | -----           |
| (d) The Class B Investor Interest as of the close of business on this Distribution Date                                                                                      | \$93,750,000.00 |
|                                                                                                                                                                              | -----           |
| (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date                                                                             | \$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    | \$15,432,070.03 |
| (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date    | \$ 1,361,653.47 |
| (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,361,653.47  |

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           | \$16,096,132.53 |
| (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 | \$1,420,247.22  |
| (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                                                                                                   | \$1,420,247.22  |

12. Portfolio Yield

|                                                                 |        |
|-----------------------------------------------------------------|--------|
| (a) The Portfolio Yield for the related Monthly Period          | 13.09% |
| (b) The Portfolio Adjusted Yield for the related Monthly Period | 8.13%  |

C. Floating Rate Determinations

|                                              |          |
|----------------------------------------------|----------|
| LIBOR rates for the related Interest Period: |          |
| Class A and Class B determination -          | 2.59000% |
| Collateral Interest determination -          | 2.59000% |

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

2001-A

CLASS A CUSI262TGA5Exhibit 20.24  
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 FEBRUARY 28, 2005

The information which is required to be prepared with respect to the Distribution Date of March 15, 2005, and with respect to the performance of the trust during the month of February, 2005 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\$2.216667  
-----

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

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

7.The amount of distribution in respect of  
Class B Monthly Interest\$2.481111  
-----

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

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

10.The amount of distribution in respect of  
Collateral Minimum Monthly Interest\$6.041667  
-----

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of  
Principal Receivables processed during the  
related Monthly Period which were allocated  
in respect of the Class A Certificates \$97,708,802.35  
-----

(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 \$8,621,360.16  
-----

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,621,360.16  
-----

## 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 \$67,791,379,910.67  
-----

(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:

February 1, 2005 through February 28, 2005 1.07%

(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:1.65%1,142,335,155.33  
- -----

(b) 60 - 89 days:1.14%786,289,256.12  
- -----

(c) 90 - 119 days:0.93%642,647,791.65  
- -----

(d)120 - 149 days:0.83%574,012,742.05  
- -----

(e)150 or more days:0.79%550,731,232.11  
- -----

Total5.34%3,696,016,177.26  
- -----

### 4.Investor Default Amount

(a)The Aggregate Investor Default Amount for  
the related Monthly Period \$3,183,237.89  
-----

(b)The Class A Investor Default Amount for  
the related Monthly Period \$2,705,752.39  
-----

(c)The Class B Investor Default Amount for  
the related Monthly Period \$238,742.75  
-----

(d)The Collateral Default Amount for the  
related Monthly Period \$238,742.75  
-----

### 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\$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 \$9,259,242.19  
-----

(b)The amount of Class B Available Funds on  
deposit in the Finance Charge Account on  
the related Transfer Date \$816,991.61  
-----

(c)The amount of Collateral Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$816,991.61  
-----

#### 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 \$9,657,679.69  
-----

(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 \$852,147.86  
-----

(c)The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$852,147.86  
-----

#### 11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 13.09%  
- -----

(b)The Portfolio Adjusted Yield 7.74%  
- -----

#### C.Floating Rate Determinations

LIBOR rates for the related Interest Period:  
Class A and Class B determination -2.59000%  
- -----

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

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

2001-B