

The Depository Trust Company
IMPORTANT

B#: 1450
DATE: February 07, 2001
TO: All Participants
CATEGORY: Dividends
FROM: Anthony Capizzi, Domestic Tax Services, Dividend Dept.
ATTENTION: Managing Partner/Officer, Cashier, Dividend Mgr. Tax Mgr.
SUBJECT: MBNA
CUSIP# Various
2000 Tax Information

The attached correspondence containing tax information was received by the Depository Trust Company. If applicable please consult your tax advisor to assure proper treatment of this event.

Attachment



MBNA America Bank N.A.

100 Christiana Road

Newark, Delaware 19713

(302) 453-9930

January 29, 2001

Ms. Cassandra Shedd
Bank of New York
101 Barclay Street
New York, NY 10286
Attn: Corporate Trust Department

Dear Ms. Shedd:

According to section 3.06 of the MBNA Master Credit Card Trust II Series 1998-C, 1998-D, 1998-E, 1998-F, 1999-A, 1999-B, 1999-C, 1999-D, 1999-E, 1999-F, 1999-G, 1999-H, 1999-I, 1999-J, 1999-K, 1999-L, 1999-M, 2000-A, 2000-B, 2000-C, 2000-D, 2000-E, 2000-F, 2000-G, 2000-H, 2000-I and 2000-J Transfer Agreements (Owner Trust Transactions), MBNA must provide you with a statement containing certain information for the purposes of such Noteholder's preparation of federal income tax returns. The following information is therefore provided for the year 2000:

- A. 1. The total amount of the distribution to noteholders during 2000 per \$1,000 original certificate principal amount.
2. The amount of the distribution set forth in paragraph A.1 above in respect to interest on the certificates, per \$1,000 original note principal amount.
3. The amount of the distribution set forth in paragraph A.1 above in respect to principal of the certificates, per \$1,000 original note principal amount.

Attached please find a schedule which contains the required information for each Master Trust II Series, as outlined in the above paragraph.

Please call me at (302) 457-0768 if you have any questions.

Sincerely,

Michael T. McBride
MBNA America Bank, N.A.
Senior Personal Banking Officer

Annual Tax Statement

MBNA Master Credit Card Trust II - Amounts Paid during 2000 To Owner Trust Class

		Interest Distributed per \$1,000 Certificate Amount	Principal Distributed per \$1,000 Certificate Amount	Total Distributed per \$1,000 Certificate
1998-C	Collateral Interest	63.500004	0.000000	63.500004
1998-D	Collateral Interest	63.000000	0.000000	63.000000
1998-E	Collateral Interest	66.000000	0.000000	66.000000
1998-F	Collateral Interest	64.500000	0.000000	64.500000
1999-A	Collateral Interest	66.500004	0.000000	66.500004
1999-B	Collateral Interest	66.500004	0.000000	66.500004
1999-C	Collateral Interest	73.046319	0.000000	73.046319
1999-D	Collateral Interest	69.500004	0.000000	69.500004
1999-E	Collateral Interest	72.029651	0.000000	72.029651
1999-F	Class C	69.500004	0.000000	69.500004
1999-G	Class C	73.046319	0.000000	73.046319
1999-H	Class C	74.499996	0.000000	74.499996
1999-I	Class C	72.000000	0.000000	72.000000
1999-J	Class C	78.500004	0.000000	78.500004
1999-K	Class C	74.571320	0.000000	74.571320
1999-L	Class C	75.892986	0.000000	75.892986
1999-M	Class C	77.397218	0.000000	77.397218
2000-A	Class C	60.786108	0.000000	60.786108
2000-B	Class C	52.495384	0.000000	52.495384
2000-C	Class C	50.216631	0.000000	50.216631
2000-D	Class C	49.933333	0.000000	49.933333
2000-E	Class C	47.422221	0.000000	47.422221
2000-F	Class C	36.337535	0.000000	36.337535
2000-G	Class C	30.717222	0.000000	30.717222
2000-H	Class C	24.764410	0.000000	24.764410
2000-I	Class C	20.612500	0.000000	20.612500
2000-J	Class C	13.582222	0.000000	13.582222



MBNA America Bank N.A.
400 Christiana Road
Newark, Delaware 19713

January 29, 2001

(302) 453-9930

The Bank of New York
101 Barclay Street
12 East
New York, NY 10286

ATTN: Cassandra Shedd
Assistant Treasurer

Dear Ms. Shedd:

According to Section 5.02 (b) of the MBNA Master Credit Card Trust II Series 1994-C, 1994-E, 1995-A, 1995-B, 1995-C, 1995-D, 1995-E, 1995-F, 1995-G, 1995-I, 1995-J, 1996-A, 1996-B, 1996-C, 1996-D, 1996-E, 1996-G, 1996-H, 1996-I, 1996-J, 1996-K, 1996-M, 1997-A, 1997-B, 1997-C, 1997-D, 1997-E, 1997-F, 1997-H, 1997-I, 1997-J, 1997-K, 1997-L, 1997-M, 1997-N, 1997-O, 1998-A, 1998-B, 1998-C, 1998-D, 1998-E, 1998-F, 1998-G, 1998-I, 1998-J, 1998-K, 1999-A, 1999-B, 1999-C, 1999-D, 1999-E, 1999-F, 1999-G, 1999-H, 1999-I, 1999-J, 1999-L, 1999-M, 2000-A, 2000-B, 2000-C, 2000-D, 2000-E, 2000-F, 2000-G, 2000-H, 2000-I and 2000-J Supplements and according to Section 5.03 (b) of the MBNA Master Credit Card Trust II Series 1999-K, MBNA must provide you with the following information contained on Exhibit C for the year 2000:

For amounts distributed to certificateholders during the year of 2000 as shown on Exhibit C:

- A. 1. The total amount of the distribution to certificateholders during 2000 per original certificate principal amount.
2. The amount of the distribution set forth in paragraph A.1 above in respect to interest on the certificates, per original certificate principal amount.
3. The amount of the distribution set forth in paragraph A.1 above in respect to principal of the certificates, per original certificate principal amount.

Attached please find a schedule that contains the required information for each Master Trust II Series, as outlined in the above paragraph.

Please call me at (302) 457-0768 if you have any questions.

Sincerely,

Michael T. McBride
MBNA America Bank, N.A.
Senior Personal Banking Officer

Annual Tax Statement

MBNA Master Credit Card Trust II - Amounts Paid during 2000

See Notes page for additional information relating to the amounts disclosed below

		Interest Distributed per \$1,000 Certificate Amount	Principal Distributed per \$1,000 Certificate Amount	Total Distributed per \$1,000 Certificate
1994-C	Class A	67.364584	0.000000	67.364584
	Class B	69.397916	0.000000	69.397916
1994-E	Class A	29,991,337.500000	0.000000	29,991,337.500000
1995-A	Class A	67.657986	0.000000	67.657986
	Class B	69.487987	0.000000	69.487987
1995-B	Class A	26.287464	1,000.000000	1,026.287464
	Class B	32.855175	1,000.000000	1,032.855175
1995-C	Class A	64.500000	0.000000	64.500000
	Class B	69.182988	0.000000	69.182988
1995-D	Class A	30.250002	1,000.000000	1,030.250002
	Class B	38.872675	1,000.000000	1,038.872675
1995-E	Class A	67.149654	0.000000	67.149654
	Class B	68.166321	0.000000	68.166321
1995-F	Class A	44.000000	1,000.000000	1,044.000000
	Class B	50.625000	1,000.000000	1,050.625000
1995-G	Class A	6,704.798611	0.000000	6,704.798611
	Class B	6,826.798668	0.000000	6,826.798668
1995-I	Class A	55.324653	1,000.000000	1,055.324653
	Class B	61.916319	1,000.000000	1,061.916319
1995-J	Class A	67.251319	0.000000	67.251319
	Class B	68.471319	0.000000	68.471319
1996-A	Class A	67.047987	0.000000	67.047987
	Class B	68.369651	0.000000	68.369651
1996-B	Class A	67.556319	0.000000	67.556319
	Class B	68.674653	0.000000	68.674653
1996-C	Class A	66.336319	0.000000	66.336319
	Class B	67.759653	0.000000	67.759653
1996-D	Class A	66.437988	0.000000	66.437988
	Class B	67.861318	0.000000	67.861318
1996-E	Class A	66.641319	0.000000	66.641319
	Class B	68.064654	0.000000	68.064654
1996-G	Class A	66.742986	0.000000	66.742986
	Class B	68.471319	0.000000	68.471319
1996-H	Class A	65.997986	0.000000	65.997986
	Class B	67.726319	0.000000	67.726319
1996-I	Class A	44,630,771.220000	0.000000	44,630,771.220000
	Class B	68.986493	0.000000	68.986493
1996-J	Class A	66.437988	0.000000	66.437988
	Class B	68.572986	0.000000	68.572986
1996-K	Class A	66.234654	0.000000	66.234654

		Interest Distributed per \$1,000 Certificate Amount	Principal Distributed per \$1,000 Certificate Amount	Total Distributed per \$1,000 Certificate
1996-K	Class B	68.471319	0.000000	68.471319
1996-M	Class A	66.302986	0.000000	66.302986
	Class B	68.539653	0.000000	68.539653
1997-A	Class A	15.304583	1,000.000000	1,015.304583
	Class B	16.186250	1,000.000000	1,016.186250
1997-B	Class A	66.539651	0.000000	66.539651
	Class B	68.471319	0.000000	68.471319
1997-C	Class A	66.031318	0.000000	66.031318
	Class B	67.962986	0.000000	67.962986
1997-D	Class B	69.047986	0.000000	69.047986
1997-E	Class A	65.116319	0.000000	65.116319
	Class B	67.155208	0.000000	67.155208
1997-F	Class A	66.000000	0.000000	66.000000
	Class B	67.861317	0.000000	67.861317
1997-H	Class B	69.596493	0.000000	69.596493
1997-I	Class A	65.499996	0.000000	65.499996
	Class B	68.064654	0.000000	68.064654
1997-J	Class A	66.132988	0.000000	66.132988
	Class B	67.962986	0.000000	67.962986
1997-K	Class A	66.132988	0.000000	66.132988
	Class B	68.166320	0.000000	68.166320
1997-L	Class B	67.827986	0.000000	67.827986
1997-M	Class A	65.422153	0.000000	65.422153
	Class B	67.053264	0.000000	67.053264
1997-N	Class A	65.692986	1,000.000000	1,065.692986
	Class B	67.319653	1,000.000000	1,067.319653
1997-O	Class A	66.641319	0.000000	66.641319
	Class B	68.471319	0.000000	68.471319
1998-A	Class A	66.031318	0.000000	66.031318
	Class B	67.556319	0.000000	67.556319
1998-B	Class B	68.302083	0.000000	68.302083
1998-C	Class A	65.726319	0.000000	65.726319
	Class B	67.454651	0.000000	67.454651
1998-D	Class A	57.999996	0.000000	57.999996
	Class B	67.454652	0.000000	67.454652
1998-E	Class A	65.778958	0.000000	65.778958
	Class B	67.664931	0.000000	67.664931
1998-F	Class A	66.444826	0.000000	66.444826
	Class B	68.274826	0.000000	68.274826
1998-G	Class A	66.234654	0.000000	66.234654
	Class B	68.979654	0.000000	68.979654
1998-I	Class A	67.556319	0.000000	67.556319
	Class B	70.097987	0.000000	70.097987
1998-J	Class A	52.500000	0.000000	52.500000

		Interest Distributed per \$1,000 Certificate Amount	Principal Distributed per \$1,000 Certificate Amount	Total Distributed per \$1,000 Certificate
1998-J	Class B	56.499996	0.000000	56.499996
1998-K	Class A	67.352988	0.000000	67.352988
	Class B	69.894654	0.000000	69.894654
1999-A	Class A	66.336320	0.000000	66.336320
	Class B	68.674652	0.000000	68.674652
1999-B	Class A	59.000004	0.000000	59.000004
	Class B	62.000004	0.000000	62.000004
1999-C	Class B	68.844653	0.000000	68.844653
1999-D	Class A	66.844653	0.000000	66.844653
	Class B	65.000004	0.000000	65.000004
1999-E	Class A	66.183819	0.000000	66.183819
	Class B	68.166319	0.000000	68.166319
1999-F	Class B	68.946319	0.000000	68.946319
1999-G	Class A	63.500004	0.000000	63.500004
	Class B	66.000000	0.000000	66.000000
1999-H	Class A	66.441597	0.000000	66.441597
	Class B	69.194097	0.000000	69.194097
1999-I	Class A	63.999996	0.000000	63.999996
	Class B	66.999996	0.000000	66.999996
1999-J	Class A	69.999996	0.000000	69.999996
	Class B	74.000004	0.000000	74.000004
1999-K	Class A	64.668322	0.000000	64.668322
1999-L	Class A	67.454651	0.000000	67.454651
	Class B	70.301319	0.000000	70.301319
1999-M	Class A	68.566667	0.000000	68.566667
	Class B	70.644448	0.000000	70.644448
2000-A	Class A	56.554167	0.000000	56.554167
	Class B	58.093058	0.000000	58.093058
2000-B	Class A	48.310659	0.000000	48.310659
	Class B	49.657048	0.000000	49.657048
2000-C	Class A	45.843298	0.000000	45.843298
	Class B	47.312467	0.000000	47.312467
2000-D	Class A	41.194374	0.000000	41.194374
	Class B	42.587153	0.000000	42.587153
2000-E	Class A	42.033333	0.000000	42.033333
	Class B	43.919446	0.000000	43.919446
2000-F	Class A	33.227639	0.000000	33.227639
	Class B	34.321389	0.000000	34.321389
2000-G	Class A	16.793333	0.000000	16.793333
	Class B	17.453333	0.000000	17.453333
2000-H	Class A	21.756076	0.000000	21.756076
	Class B	22.864410	0.000000	22.864410
2000-I	Class A	18.591667	0.000000	18.591667
	Class B	19.265277	0.000000	19.265277

		Interest Distributed per \$1,000 Certificate Amount	Principal Distributed per \$1,000 Certificate Amount	Total Distributed per \$1,000 Certificate
2000-J	Class A	0.000000	0.000000	0.000000
	Class B	12.586667	0.000000	12.586667

Annual Tax Statement

MBNA Master Credit Card Trust II - Notes

Series 1995-G Interest and Principal amount are shown per \$100,000 certificate amount.

Series 1996-F, 1997-G, 1998-H and 1998-L require no Annual Tax Statement.

Series 1994-E and 1996-I reflect actual dollar amounts for Interest and Principal amounts on the Class A Certificates.

Series 1997-D, 1997-H, 1997-L, 1998-B, 1999-C and 1999-F require no Annual Tax Statement for the Class A Certificate.

Series 2000-J does not distribute Class A interest until 2001.

Interest distributions for Series 2000-K and 2000-L do not commence until 2001.
