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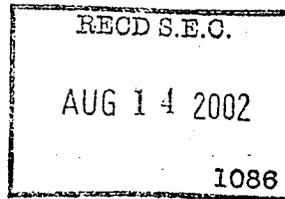
MBNA Corporation

Wilmington, Delaware 19884-0127

(302) 432-1100

1122

John W. Schefflen
Executive Vice President
General Counsel and Secretary



August 14, 2002

Via Facsimile and Hand Delivery

Securities and Exchange Commission
450 Fifth Street, NW
Washington, DC 20549-0609
Attention: Jonathan G. Katz, Secretary

Dear Mr. Katz:

Enclosed are the certifications of MBNA Corporation's Chief Executive Officer, Alfred Lerner, and Chief Financial Officer, M. Scot Kaufman. These are being filed pursuant to the SEC's Order Requiring the Filing of Sworn Statements Pursuant to Section 21(a)(1) of the Securities Exchange Act of 1934.

Please date stamp a copy of each certification and return them to the waiting courier.

Sincerely,

John W. Schefflen

Enclosures

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MBNA CORPORATION

**STATEMENT UNDER OATH OF PRINCIPAL FINANCIAL OFFICER
REGARDING FACTS AND CIRCUMSTANCES RELATING TO
EXCHANGE ACT FILINGS**

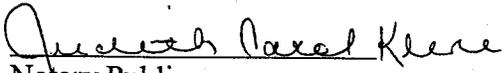
I, M. Scot Kaufman, Senior Executive Vice President and Chief Financial Officer of MBNA Corporation, state and attest that:

- (1) To the best of my knowledge, based upon a review of the covered reports of MBNA Corporation, and, except as corrected or supplemented in a subsequent covered report:
 - no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
 - no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).
- (2) I have reviewed the contents of this statement with MBNA Corporation's Audit Committee.
- (3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":
 - Annual Report on Form 10-K for the year ended December 31, 2001;
 - all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of MBNA Corporation filed with the Commission subsequent to the filing of the Form 10-K identified above; and
 - any amendments to any of the foregoing.


M. Scot Kaufman
Senior Executive Vice President and
Chief Financial Officer

August 14, 2002

Subscribed and sworn to
before me this 14 day of
August 2002.


Notary Public

My Commission Expires:
3/9/06

**OFFICIAL SEAL
Judith Carol Kline
Notary Public of Delaware
My Commission Expires March 9, 2006**