

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM 10-K

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

FOR THE FISCAL YEAR ENDED: December 31, 1999
COMMISSION FILE NUMBER: 333-89755

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

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

Wilmington, DE. 19884-0781

(ADDRESS OF PRINCIPAL EXECUTIVE OFFICES) (ZIP CODE)

REGISTRANT'S TELEPHONE NUMBER, INCLUDING AREA CODE:

(800) 362-6255

SECURITIES REGISTERED PURSUANT TO SECTION 12(B) OF THE ACT:

None

SECURITIES REGISTERED PURSUANT TO SECTION 12(G) OF THE ACT:

MBNA Master Credit Card Trust II, Series 1994-C,
Series 1995-A, Series 1995-B, Series 1995-C, Series 1995-D, Series 1995-E,
Series 1995-F, Series 1995-I, Series 1995-J, Series 1996-A,
Series 1996-E, Series 1996-G,
Series 1996-H, Series 1996-J, Series 1996-K, Series 1996-M, Series 1997-B,
Series 1997-C, Series 1997-E, Series 1997-F, Series 1997-I, Series
1997-J, Series 1997-K, Series 1997-M, Series 1997-N, Series 1998-A,
Series 1998-D, Series 1999-B, Series 1999-D, Series 1999-E, Series 1999-G,
Series 1999-H, Series 1999-I, Series 1999-J,
and Series 1999-M.

Fixed and Floating Rate Asset Backed Certificates

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

Yes No

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

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

INTRODUCTORY NOTE

MBNA America Bank, National Association (the "Originator") is the
originator, seller, and servicer under the Pooling and Servicing
Agreement (the "Agreement"), dated as of August 4, 1994, and the Series
1994-C, Series 1995-A, Series 1995-B, Series 1995-C, Series 1995-D,
Series 1995-E, Series 1995-F, Series 1995-I, Series 1995-J, Series 1996-A,
Series 1996-B, Series 1996-C, Series 1996-D, Series 1996-E, Series
1996-G, Series 1996-H, Series 1996-J, Series 1996-K, Series 1996-M,
Series 1997-B, Series 1997-C, Series 1997-E, Series 1997-F, Series 1997-I,
Series 1997-J, Series 1997-K, Series 1997-M, Series 1997-N, Series
1998-A, Series 1998-C, Series 1998-D, Series 1998-E, Series 1998-F,
Series 1998-G, Series 1998-I, Series 1998-J, Series 1999-A, Series 1999-B,
Series 1999-D, Series 1999-E, Series 1999-G, Series 1999-H, Series
1999-I, Series 1999-J, Series 1999-L, and Series 1999-M. Supplements
dated as of October 26, 1994, March 22, 1995, May 23, 1995, June 29,
1995, June 29, 1995, August 2, 1995, August 30, 1995, October 26, 1995,
November 21, 1995, February 28, 1996, March 26, 1996, March 27, 1996,
May 1, 1996, Mar 21, 1996, July 17, 1996, August 14, 1996, September 19,
1996, October 24, 1996, November 26, 1996, February 27, 1997, March 26,
1997, May 8, 1997, June 18, 1997, August 26, 1997, September 10, 1997,
October 22, 1997, November 6, 1997, December 9, 1997, March 18, 1998,

June 24, 1998, July 30, 1998, August 11, 1998, August 26, 1998, September 10, 1998, October 22, 1998, October 29, 1998, March 25, 1999, March 26, 1999, June 3, 1999, July 7, 1999, July 29, 1999, August 18, 1999, September 8, 1999, September 23, 1999, November 5, 1999, and December 1, 1999 respectively, by and between the Originator and the trustee, providing for the issuance of the MBNA Master Credit Card Trust II, Series 1994-C, Series 1995-A, Series 1995-B, Series 1995-C, Series 1995-D, Series 1995-E, Series 1995-F, Series 1995-I, Series 1995-J, Series 1996-A, Series 1996-B, Series 1996-C, Series 1996-D, Series 1996-E, Series 1996-G, Series 1996-H, Series 1996-J, Series 1996-K, Series 1996-M, Series 1997-B, Series 1997-C, Series 1997-E, Series 1997-F, Series 1997-I, Series 1997-J, Series 1997-K, Series 1997-M, Series 1997-N, Series 1998-A, Series 1998-C, Series 1998-D, Series 1998-E, Series 1998-F, Series 1998-G, Series 1998-I, Series 1998-J, Series 1999-A, Series 1999-B, Series 1999-D, Series 1999-E, Series 1999-G, Series 1999-H, Series 1999-I, Series 1999-J, Series 1999-L, and Series 1999-M. Fixed and Floating Rate Asset Backed Certificates (the "Certificates") and is the originator of the MBNA Master Credit Card Trust II (the "Registrant"). The Certificates do not represent obligations of or interest in the Originator. The Originator has made application pursuant to Section 12 (h) of the Securities Exchange Act of 1934 for an exemption from certain reporting requirements. Pursuant to an Order of the Securities and Exchange Commission dated December 30, 1988 granting Originator's application, Originator is not required to respond to various items of Form 10-K. Such items are designated herein as "Not Applicable".

PART I

Item 1. Business

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Not Applicable

Item 2. Properties

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Not Applicable

Item 3. Legal Proceedings

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None

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

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None

PART II

Item 5. Market For Registrant's Common Equity

- ----- And Related Stockholder Matters.

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

Item 6. Selected Financial Data

- -----

Not Applicable

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

- ----- Results of Operations

Not Applicable

Item 7A. Quantitative and Qualitative Disclosure About
Market Risk

Not Applicable

Item 8. Financial Statements and Supplementary Data

Not Applicable

Item 9. Changes In And Disagreements With Accountants On Accounting
And Financial Disclosure.

None

Item 10. Directors and Executive Officers of the Registrant

Not Applicable

Item 11. Executive Compensation

Not Applicable

PART III

Item 12. Security Ownership Of Certain Beneficial Owners And Management

(a) The Certificates of each Series representing investors' interests in the Trust are represented by one or more Certificates registered in the name of Cede & Co., the nominee of The Depository Trust Company ("DTC"), and an investor holding an interest in the Trust is not entitled to receive a Certificate representing such interest except in certain limited circumstances. Accordingly, Cede & Co. is the sole holder of record of Certificates, which it held on behalf of brokers, dealers, banks and other direct participants in the DTC system at December 31, 1999. Such direct participants may hold Certificates for their own accounts or for the accounts of their customers. At December 31, 1999, the following direct DTC participants held positions in Certificates representing interests in the Trust equal to or exceeding 5% of the total principal amount of the Certificates of each Series outstanding on that date:

<TABLE>

<CAPTION>

- --Aggregate -
- --Amount of-Percentage
Title--Certificates-Of
Class-Name-Held-Ownership

<S>-<C>-<C>-<C>

Series 1994-C---

Class A-Bank of New York (The)-\$ 47,647,000-5.48%
- -Bankers Trust Company -93,900,000-10.79%
- -Chase Manhattan Bank-268,175,000-30.82%
- -Deutsche Bank A.G., New York Branch-65,380,000-7.51%
- -State Street Bank and Trust Company-253,930,000-29.19%
Class B-Bankers Trust Company- \$ 4,000,000 -8.89%
- -Bank One Trust Company, N.A.-14,000,000-31.11%
- -Chase Manhattan Bank-10,000,000-22.22%
- -Investors Bank & Trust/M.F. Custody-10,000,000-22.22%
- -SSB - Bank Portfolio-7,000,000-15.56%

Series 1995-A---

Class A-Bank of New York (The)-\$ 42,938,000-8.58%
- -Bankers Trust Company-45,100,000-9.02%
- -Boston Safe Deposit and Trust Company-103,350,000-20.66%
- -Chase Manhattan Bank-94,389,000-18.87%
- -Citibank, N.A.-105,000,000-20.99%
- -Merrill Lynch, Pierce Fenner & Smith Safekeeping-30,211,000-6.04%
Class B-Chase Manhattan Bank-\$ 7,875,000-30.43%
- -Citibank, N.A.-8,000,000-30.92%
- -Fuji Bank and Trust Company (The)-10,000,000-38.65%

Series 1995-B---

Class A-Bank of New York (The)-\$ 428,000,000-65.59%

- -Deutsche Bank A.G., New York Branch-50,000,000-7.66%
- -First Union National Bank-50,000,000-7.66%
- -State Street Bank and Trust Company-76,500,000-11.72%
Class B-Chase Manhattan Bank-\$ 6,250,000-18.52%
- -Citibank, N.A.-7,500,000-22.22%
- -State Street Bank and Trust Company-20,000,000-59.26%
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Series 1995-C---

Class A-Bank of New York (The)-\$ 35,980,000-7.19%
- -Bankers Trust Company-38,405,000-7.68%
- -Bank One Trust Company, N.A.-26,700,000-5.34%
- -Boston Safe Deposit and Trust Company-72,463,000-14.49%
- -Chase Manhattan Bank-47,200,000-9.44%
- -Investors Fiduciary Trust Company/SSB-47,115,000-9.42%
- -State Street Bank and Trust Company-100,620,000-20.11%
Class B-Bank One Trust Company, N.A.-\$ 25,875,000-100.00%
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Series 1995-D---

Class A-Bank of New York (The)-\$ 31,575,000-7.26%
- -Bankers Trust Company-21,800,000-5.01%
- -Chase Manhattan Bank-121,590,000-27.95%
- -Investors Fiduciary Trust Company/SSB-72,050,000-16.56%
- -State Street Bank and Trust Company-43,005,000-9.89%
Class B-Bank One Trust Company, N.A.-\$ 22,500,000-100.00%
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Series 1995-E---

Class A-Bank of New York (The)-\$ 71,225,000-16.37%
- -Bankers Trust Company-65,000,000-14.94%
- -Boston Safe Deposit and Trust Company-31,750,000-7.30%
- -Chase Manhattan Bank-118,275,000-27.19%
- -Citibank, N.A.-25,400,000-5.84%
- -Merrill Lynch, Pierce Fenner & Smith Safekeeping-50,000,000-11.49%
- -State Street Bank and Trust Company-24,250,000-5.57%
Class B-Citibank, N.A.-\$ 10,000,000-44.44%
- -Bank One Trust Company, N.A.-12,500,000-55.56%
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Series 1995-F---

Class A-Bank of New York (The)-\$ 55,330,001-12.16%
- -Chase Manhattan Bank-44,993,000-9.89%
- -Citibank, N.A. -32,230,001-7.08%
- -Investors Bank & Trust/M.F. Custody-25,565,000-5.62%
- -Merrill Lynch, Pierce Fenner & Smith Safekeeping-31,855,000-7.00%
- -State Street Bank and Trust Company-77,802,000-17.10%
Class B-Chase Manhattan Bank-\$ 18,750,000-100.00%
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Series 1995-I---

Class A-Bank of New York (The)-\$ 95,815,000-14.68%
- -Chase Manhattan Bank-220,919,000-33.86%
- -Citibank, N.A. -35,050,000-5.37%
- -Investors Fiduciary Trust Company/SSB-84,143,000-12.90%
- -State Street Bank and Trust Company-121,813,000-18.67%
Class B-Bank of New York (The)-\$ 10,000,000-29.63%
- -Citibank, N.A.-7,000,000-20.74%
- -Bank One Trust Company, N.A.-16,750,000-49.63%
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Series 1995-J---

Class A-Bankers Trust Company-\$ 72,000,000-16.55%
- -Boston Safe Deposit and Trust Company-43,000,000-9.89%
- -Chase Manhattan Bank-139,750,000-32.13%
- -Chase Bank/Greenwich Capital-26,867,000-6.18%
- -Fuji Bank and Trust Company (The)-25,000,000-5.75%
- -State Street Bank and Trust Company-43,020,000-9.89%
- -U.S. Bank National Association- 25,000,000- 5.75%
Class B-Bank One Trust Company, N.A.- \$ 22,500,000-100.00%
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Series 1996-A---

Class A-Bank of New York (The)-\$ 214,900,000-35.29%
- -Bankers Trust Company-35,000,000-5.75%
- -Boston Safe Deposit and Trust Company-46,900,000-7.70%
- -Chase Manhattan Bank-152,000,000-24.96%
- -Merrill Lynch, Pierce Fenner & Smith Safekeeping-50,000,000-8.21%
Class B-Citibank, N.A.-\$ 15,000,000-47.62%
- -Fuji Bank and Trust Company (The)-16,500,000-52.38%
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Series 1996-B---

Class A-Bank of New York (The)-\$ 52,000,000-11.95%
- -Boston Safe Deposit and Trust Company-88,330,000-20.31%
- -Chase Bank of Texas, N.A.-23,000,000-5.29%
- -Chase Manhattan Bank-58,000,000-13.33%
- -Chase Manhattan Bank/FI-TRAC 2-30,500,000-7.01%
- -Citibank, N.A.-40,000,000-9.20%
- -Fuji Bank and Trust Company (The)-25,000,000-5.75%
- -Norwest Bank Minnesota, National Association-31,170,000-7.17%
- -State Street Bank and Trust Company-33,000,000-7.59%
- -U.S. Bank National Association-24,000,000-5.52%

Class B-Boston Safe Deposit and Trust Company-\$ 22,500,000-100.00%

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Series 1996-C---

Class A-Bank of New York (The)-\$ 282,000,000-64.83%

- -Citibank, N.A.-150,000,000-34.48%

Class B-Brown Brothers Harriman & Co.-\$ 2,000,000-8.89%

- -LBI - Lehman Government Securites, Inc.-2,000,000-8.89%

- -State Street Bank and Trust Company-18,500,000-82.22%

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Series 1996-D---

Class A-Bank of New York (The)-\$ 165,550,000-19.48%

- -Chase Manhattan Bank-299,235,000-35.20%

- -Deutsche Bank A.G., New York Branch-89,971,000-10.58%

- -Merrill Lynch, Pierce Fenner & Smith Safekeeping-42,500,000-5.00%

- -State Street Bank and Trust Company-148,314,000-17.45%

Class B-Bank of New York (The)-\$ 18,000,000-24.00%

- -Citibank, N.A.-22,000,000-29.33%

- -Deutsche Bank A.G., New York Branch-7,000,000-9.33%

- -Harris Trust & Savings Bank-5,000,000-6.67%

- -Investors Bank & Trust/M.F. Custody -16,000,000-21.33%

- -State Street Bank and Trust Company-4,000,000-5.33%

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Series 1996-E---

Class A-Bank of New York (The)-\$ 63,052,000-9.89%

- -Chase Bank of Texas, N.A.-60,000,000-9.41%

- -Chase Manhattan Bank-212,448,000-33.33%

- -Citibank, N.A.-40,645,000-6.38%

- -State Street Bank and Trust Company-197,185,000-30.93%

- -Swiss American Securities Inc.-49,000,000-7.69%

Class B-Bankers Trust Company-\$ 28,450,000-50.58%

- -Boston Safe Deposit and Trust Company-15,000,000-26.67%

- -Chase Manhattan Bank-3,000,000-5.33%

- -Citibank, N.A.-2,800,000-4.98%

- -Harris Trust & Savings Bank-5,000,000-8.89%

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Series 1996-G---

Class A-Banque National De Paris, New York Branch-\$ 45,000,000-10.59%

- -Boston Safe Deposit and Trust Company-69,500,000-16.35%

- -Chase Manhattan Bank-90,500,000-21.29%

- -Citibank, N.A.-70,000,000-16.47%

- -Harris Trust & Savings Bank-45,000,000-10.59%

- -Merrill Lynch, Pierce Fenner & Smith Safekeeping-50,000,000-11.76%

- -State Street Bank and Trust Company-35,000,000-8.24%

Class B-Bank of New York (The)-\$ 5,000,000-13.33%

- -Bankers Trust Company-27,500,000-73.34%

- -Chase Manhattan Bank-5,000,000-13.33%

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Series 1996-H---

Class A-Bank of New York (The)-\$ 141,520,000-13.87%

- -Bankers Trust Company-108,325,000-10.62%

- -Chase Manhattan Bank-121,480,000-11.91%

- -Citibank, N.A.-104,100,000-10.21%

- -Deutsche Bank A.G., New York Branch-93,000,000-9.12%

- -Northern Trust Company (The)-67,185,000-6.59%

- -State Street Bank and Trust Company-210,805,000-20.67%

Class B-Bank of New York (The)-\$ 31,550,000-35.06%

- -Bankers Trust Company-37,400,000-41.56%

- -Boston Safe Deposit and Trust Company-6,950,000-7.72%

- -Citibank, N.A.-10,250,000-11.39%

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Series 1996-J---

Class A-Bank of New York (The)-\$ 52,805,000-6.21%

- -Boston Safe Deposit and Trust Company-67,725,000-7.97%

- -Chase Manhattan Bank-297,675,000-35.02%

- -Chase Bank/Greenwich Capital-97,350,000-11.45%

- -Citibank, N.A.-63,895,000-7.52%

- -State Street Bank and Trust Company-185,177,000-21.79%

Class B-Chase Manhattan Bank-\$ 50,000,000-66.67%

- -Boston Safe Deposit and Trust Company-25,000,000-33.33%

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Series 1996-K---

Class A-Bank of New York (The)-\$ 46,290,000-5.45%

- -Boston Safe Deposit and Trust Company-266,846,000-31.39%

- -Chase Manhattan Bank-109,000,000-12.82%

- -Citibank, N.A.-225,000,000-26.47%

- -HSBC Bank USA/Treasury Investment-44,375,000-5.22%

- -State Street Bank and Trust Company-76,879,000-9.04%

Class B-Bank of New York (The)-\$ 25,000,000-33.33%

- -Chase Manhattan Bank-50,000,000-66.67%

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Series 1996-M---

Class A-Bankers Trust Company-\$ 34,500,000-8.12%

- -Boston Safe Deposit and Trust Company-51,000,000-12.00%

- -Chase Manhattan Bank-114,650,000-26.98%

- -Citibank, N.A.-75,300,000-17.72%

- -Deutsche Bank A.G., New York Branch-46,000,000-10.82%
- -Norwest Bank Minnesota, National Association-30,850,000-7.26%
- -State Street Bank and Trust Company-34,000,000-8.00%
Class B-Bank of New York (The)-\$ 27,000,000-72.00%
- -Chase Manhattan Bank-10,500,000-28.00%

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Series 1997-B---

Class A-Bank of New York (The)-\$ 126,500,000-14.88%
- -Chase Bank of Texas, N.A.-362,780,000-42.68%
- -Chase Manhattan Bank-145,600,000-17.13%
- -Chase Manhattan Bank Correspondence Clearing Services-68,520,000-8.06%
- -Merrill Lynch, Pierce Fenner & Smith Safekeeping-46,200,000- 5.44%
- -State Street Bank and Trust Company-55,850,000-6.57%
Class B-Bank of New York (The)-\$ 10,000,000-13.33%
- -Chase Manhattan Bank-65,000,000-86.67%

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Series 1997-C---

Class A-Bankers Trust Company-\$ 51,000,000- 8.00%
- -Boston Safe Deposit and Trust Company-75,000,000-11.76%
- -Chase Manhattan Bank-146,290,000-22.95%
- -Citibank, N.A.-215,210,000-33.76%
- -State Street Bank and Trust Company-96,000,000-15.06%
Class B-Bankers Trust Company-\$ 14,250,000-25.33%
- -Boston Safe Deposit and Trust Company-37,000,000-65.78%
- -Bank One Trust Company, N.A.-5,000,000-8.89%

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Series 1997-E---

Class A-Bank of New York (The)-\$ 50,000,000-7.84%
- -Bankers Trust Company- 115,000,000-18.04%
- -Boston Safe Deposit and Trust Company-75,000,000-11.76%
- -Chase Manhattan Bank-38,000,000- 5.96%
- -Citibank, N.A.-76,400,000-11.98%
- -Norwest Bank Minnesota, National Association-35,000,000-5.49%
- -State Street Bank and Trust Company-240,350,000-37.70%
Class B-Brown Brothers Harriman & Co.-\$ 5,000,000-8.89%
- -Chase Manhattan Bank-12,000,000-21.33%
- -Bank One Trust Company, N.A.-15,000,000-26.67%
- -Boston Safe Deposit and Trust Company-19,250,000-34.22%
- -State Street Bank and Trust Company-5,000,000-8.89%

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Series 1997-F---

Class A-Bank of New York (The)-\$ 48,800,000-8.13%
- -Bankers Trust Company-239,860,000-39.98%
- -Boston Safe Deposit and Trust Company-38,535,000-6.42%
- -Chase Manhattan Bank-37,130,000-6.19%
- -Northern Trust Company (The)-52,990,000-8.83%
- -State Street Bank and Trust Company-40,425,000-6.74%
Class B-Bankers Trust Company-\$ 13,000,000-24.53%
- -Boston Safe Deposit and Trust Company-10,000,000-18.87%
- -Chase Manhattan Bank-20,000,000-37.74%
- -Bank One Trust Company, N.A.-10,000,000-18.87%

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Series 1997-I---

Class A-Bank of New York (The)-\$ 103,005,000-16.16%
- -Bankers Trust Company- 119,800,000-18.79%
- -Boston Safe Deposit and Trust Company- 54,095,000-8.49%
- -Chase Manhattan Bank-81,400,000-12.77%
- -Fifth Third Bank/State Teachers Retirement of Ohio-35,070,000-5.50%
- -State Street Bank and Trust Company-33,048,000-5.18%
Class B-Chase Manhattan Bank-\$ 34,250,000-60.89%
- -Citibank, N.A.- 7,000,000-12.44%
- -State Street Bank and Trust Company-15,000,000-26.67%

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Series 1997-J---

Class A-The Bank of New York/Barclays De Zoete Wedd Securities-\$
70,000,000-10.98%
- -Brown Brothers Harriman & Co.-60,000,000-9.41%
- -Chase Manhattan Bank-83,000,000-13.02%
- -Citibank, N.A.-32,950,000-5.17%
- -HSBC Bank USA/Treasury Investment-50,000,000-7.84%
- -Morgan Stanley & Co. Incorporated-34,000,000-5.33%
- -State Street Bank and Trust Company-220,000,000-34.51%
Class B-Bankers Trust Company-\$ 15,000,000-26.67%
- -Citibank, N.A.- 5,000,000- 8.89%
- -Boston Safe Deposit and Trust Company-36,250,000-64.44%

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Series 1997-K---

Class A-SSB - Trust Custody-\$ 599,500,000-94.04%
Class B-Bankers Trust Company-\$ 15,000,000-26.67%
- -Chase Manhattan Bank-20,250,000-35.99%
- -Citibank, N.A.-6,000,000-10.67%
- -State Street Bank and Trust Company-15,000,000-26.67%

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Series 1997-M---

Class A-Bankers Trust Company-\$ 143,410,000-22.50%

- -Chase Manhattan Bank-148,300,000-23.26%
 - -Harris Trust & Savings Bank-50,000,000-7.84%
 - -State Street Bank and Trust Company-235,095,000-36.88%
 Class B-Boston Safe Deposit and Trust Company-\$ 6,250,000-11.11%
 - -Chase Manhattan Bank-50,000,000-88.89%
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 Series 1997-N---
 Class A-Bank of New York (The)-\$ 38,475,000-5.03%
 - -Bankers Trust Company-77,845,000-10.18%
 - -Boston Safe Deposit and Trust Company-188,290,000- 24.61%
 - -Chase Manhattan Bank-43,250,000-5.65%
 - -Citibank, N.A.-150,000,000-19.61%
 - -State Street Bank and Trust Company-196,365,000-25.67%
 Class B-Bank of New York (The)-\$ 20,000,000-29.63%
 - -Chase Manhattan Bank-25,000,000-37.04%
 - -Harris Trust & Savings Bank-21,500,000-31.85%
 - ---
 Series 1998-A---
 Class A-Bankers Trust Company-\$ 125,000,000- 19.61%
 - -Chase Manhattan Bank-44,185,000-6.93%
 - -Citibank, N.A.-32,000,000- 5.02%
 - -First Union National Bank-48,600,000- 7.62%
 - -State Street Bank and Trust Company-257,370,000-40.37%
 Class B-Chase Manhattan Bank-\$ 56,250,000-100.00%
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 Series 1998-C---
 Class A-Bankers Trust Company-\$ 95,000,000- 14.90%
 - -Chase Manhattan Bank-164,500,000-25.80%
 - -State Street Bank and Trust Company-312,300,000-48.99%
 Class B-Chase Manhattan Bank-\$ 44,750,000- 79.56%
 - -Citibank, N.A.-4,000,000-7.11%
 - -State Street Bank and Trust Company-7,500,000-13.33%
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 Series 1998-D---
 Class A-Bank of New York (The)-\$ 34,176,000-7.19%
 - -Bankers Trust Company-125,926,000-26.51%
 - -Bank One Trust Company N.A./Public Employee Retirement-100,000,000-
 21.05%
 - -Boston Safe Deposit and Trust Company-36,251,000-7.63%
 - -Citibank, N.A.-51,180,000-10.77%
 - -State Street Bank and Trust Company-31,262,000- 6.58%
 Class B-Bank of New York (The)-\$ 10,000,000- 23.81%
 - -Chase Manhattan Bank-22,000,000-52.38%
 - -Fuji Bank and Trust Company (The)-10,000,000-23.81%
 - ---
 Series 1998-E---
 Class A-State Street Bank and Trust Company-\$ 750,000,000-100.00%
 Class B-Bankers Trust Company-\$ 66,200,000-100.00%
 - ---
 Series 1998-F---
 Class A-Bankers Trust Company-\$ 50,000,000-11.76%
 - -Bank One Trust Co. N.A./Corporate Trust- 25,000,000-5.88%
 - -Boston Safe Deposit and Trust Company-88,000,000-20.71%
 - -Chase Manhattan Bank- 75,000,000-17.65%
 - -Chase Manhattan Bank/FI-TRAC 2-39,000,000-9.18%
 - -Citibank, N.A.-31,800,000-7.48%
 - -Norwest Bank Minnesota, National Association-29,200,000-6.87%
 - -State Street Bank and Trust Company-83,000,000-19.53%
 Class B-State Street Bank and Trust Company-\$ 37,500,000-100.00%
 - ---
 Series 1998-G---
 Class A-SSB-Trust Custody -\$ 637,500,000-100.00%
 Class B-Bankers Trust Company-\$ 46,250,000-82.22%
 - -Bank One Trust Company, N.A.-10,000,000-17.78%
 - ---
 Series 1998-I---
 Class A-Bank of New York (The)-\$ 202,000,000-31.69%
 - -Chase Manhattan Bank- 77,370,000-12.14%
 - -Citibank, N.A.- 53,970,000-8.47%
 - -Fuji Bank and Trust Company (The)-50,000,000-7.84%
 - -Northern Trust Company (The)-53,060,000-8.32%
 - -State Street Bank and Trust Company -132,555,000-20.79%
 Class B-Citibank, N.A.-\$ 12,500,000-22.22%
 - -Fuji Bank and Trust Company (The)- 25,000,000-44.44%
 - -Harris Trust & Savings Bank- 3,000,000-5.33%
 - -SSB - Bank Portfolio-15,750,000-28.00%
 - ---
 Series 1998-J---
 Class A-Bank of New York (The)-\$ 110,914,000- 16.81%
 - -Bankers Trust Company- 49,744,000- 7.54%
 - -Bank One Trust Company N.A./Public Employee Retirement-74,610,000-
 11.30%
 - -Boston Safe Deposit and Trust Company-101,607,000- 15.40%
 - -Chase Manhattan Bank-44,395,000- 6.73%
 - -Northern Trust Company (The)- 40,973,000- 6.21%

- -State Street Bank and Trust Company - 111,911,000-16.96%
Class B-Boston Safe Deposit and Trust Company-\$ 10,000,000- 22.22%
- -Chase Manhattan Bank- 25,000,000- 55.56%
- -State Street Bank and Trust Company - 10,000,000- 22.22%

- ---
Series 1999-A---
Class A-Bank of New York (The)-\$ 23,160,000- 5.45%
- -Bankers Trust Company- 25,000,000- 5.88%
- -Boston Safe Deposit and Trust Company-85,000,000- 20.00%
- -Chase Manhattan Bank-80,500,000- 18.94%
- -State Street Bank and Trust Company- 150,840,000- 35.49%
- -Swiss American Securities Inc.-25,000,000-5.88%
Class B-Bankers Trust Company-\$ 33,850,000- 90.27%
- -Boston Safe Deposit and Trust Company- 2,900,000- 7.73%

- ---
Series 1999-B---
Class A-Bank of New York (The)-\$ 87,965,000-13.80%
- -Bankers Trust Company-37,355,000-5.86%
- -Boston Safe Deposit and Trust Company-48,340,000- 7.58%
- -Chase Manhattan Bank-55,101,000- 8.64%
- -Investors Fiduciary Trust Company/SSB- 101,300,000-15.89%
- -State Street Bank and Trust Company-165,693,000-25.99%
Class B-Bank of New York (The)-\$ 10,000,000-17.78%
- -Bankers Trust Company-5,000,000-8.89%
- -Chase Manhattan Bank-21,250,000-37.78%
- -Salomon Smith Barney Inc./Salomon Brothers-10,000,000-17.78%
- -State Street Bank and Trust Company- 10,000,000- 17.78%

- ---
Series 1999-D---
Class A-Bank of New York (The)-\$ 47,900,000-11.27%
- -Boston Safe Deposit and Trust Company-85,000,000-20.00%
- -Chase Manhattan Bank-50,700,000-11.93%
- -Citibank, N.A.-50,000,000-11.76%
- -Norwest Bank Minnesota, National Association-37,000,000-8.71%
- -Salomon Smith Barney Inc./Salomon Brothers-41,300,000-9.72%
- -State Street Bank and Trust Company-75,000,000-17.65%
- -U.S. Bank National Association-30,000,000-7.06%
Class B-Chase Manhattan Bank-\$ 36,000,000-96.00%

- ---
Series 1999-E---
Class A-Bank of New York (The)-\$ 101,000,000-11.88%
- -Bankers Trust Company-82,000,000-9.65%
- -Boston Safe Deposit and Trust Company-209,000,000-24.59%
- -Chase Manhattan Bank-157,000,000-18.47%
- -Deutsche Bank A.G., New York Branch-50,000,000-5.88%
- -Northern Trust Company (The)-141,000,000-16.59%
- -State Street Bank and Trust Company-106,000,000-12.47%
Class B-Bank of New York (The)-\$ 13,275,000-17.70%
- -Bankers Trust Company-26,000,000-34.67%
- -Boston Safe Deposit and Trust Company-30,325,000-40.43%

- ---
Series 1999-G---
Class A-Bank of New York (The)-\$ 32,955,000-5.17%
- -Bankers Trust Company-141,980,000-22.27%
- -Bank One Trust Company N.A./Public Employee Retirement-40,000,000-6.27%
- -Boston Safe Deposit and Trust Company-38,175,000-5.99%
- -Chase Manhattan Bank-49,225,000-7.72%
- -Northern Trust Company (The)-38,170,000-5.99%
- -State Street Bank and Trust Company-141,455,000-22.19%
- -Suntrust Bank/Safekeeping Custodian For STES-34,915,000-5.48%
Class B-Chase Manhattan Bank-\$ 13,175,000-23.42%
- -Investors Bank & Trust/M.F. Custody-4,050,000-7.20%
- -Northern Trust Company (The)-6,050,000-10.76%
- -State Street Bank and Trust Company-13,225,000-23.51%
- -Wells Fargo Bank, National Association-6,885,000-12.24%

- ---
Series 1999-H---
Class A-Chase Manhattan Bank-\$ 328,000,000-38.59%
- -Citibank, N.A.-240,000,000-28.24%
- -State Street Bank and Trust Company-173,500,000-20.41%
- -Swiss American Securities Inc.-50,000,000-5.88%
Class B-Bankers Trust Company-\$ 15,500,000-20.67%
- -Bank of Tokyo-Mitsubishi Trust Company-15,000,000-20.00%
- -Chase Manhattan Bank-18,500,000-24.67%
- -Fuji Bank and Trust Company (The)-20,000,000-26.67%

- ---
Series 1999-I---
Class A-Bank of New York (The)-\$ 60,676,000-9.52%
- -Bankers Trust Company-35,261,000-5.53%
- -Boston Safe Deposit and Trust Company-113,803,000-17.85%
- -Chase Manhattan Bank-130,665,000-20.50%
- -Citibank, N.A.-46,750,000-7.33%
- -Northern Trust Company (The)-45,522,000-7.14%
- -SSB - Trust Custody-46,125,000-7.24%
- -State Street Bank and Trust Company-55,497,000-8.71%

Class B-Bank of Tokyo-Mitsubishi Trust Company-\$ 20,000,000-35.56%
 - -Chase Manhattan Bank-8,070,000-14.35%
 - -FUNB - Phila. Main-26,200,000-46.58%
 - ---
 Series 1999-J---
 Class A-Bank of New York (The)-\$ 115,564,000-13.60%
 - -Bankers Trust Company-66,370,000-7.81%
 - -Boston Safe Deposit and Trust Company-57,968,000-6.82%
 - -Chase Manhattan Bank-50,755,000-5.97%
 - -LBI - Lehman Government Securites Inc. (LBI)-167,759,000-19.74%
 - -Northern Trust Company (The)-83,693,000-9.85%
 - -State Street Bank and Trust Company-209,592,000-24.66%
 Class B-Bank of New York (The)-\$ 12,735,000-16.98%
 - -Boston Safe Deposit and Trust Company-8,000,000-10.67%
 - -Chase Manhattan Bank-26,250,000-35.00%
 - -Huntington National Bank-5,350,000-7.13%
 - -State Street Bank and Trust Company-15,000,000-20.00%
 - ---
 Series 1999-L---
 Class A-Bank of New York (The)-\$ 55,000,000-8.63%
 - -Boston Safe Deposit and Trust Company-182,000,000-28.55%
 - -Chase Manhattan Bank-58,470,000-9.17%
 - -Morgan Stanley & Co. Incorporated-85,000,000-13.33%
 - -State Street Bank and Trust Company-55,000,000-8.63%
 - -Swiss American Securities Inc.-112,500,000-17.65%
 Class B-Bankers Trust Company-\$ 36,250,000-64.44%
 - -Fuji Bank and Trust Company (The)-20,000,000-35.56%
 - ---
 Series 1999-M---
 Class A-Bank of New York (The)-\$ 82,250,000- 19.35%
 - -Boston Safe Deposit and Trust Company-34,940,000- 8.22%
 - -Chase Manhattan Bank- 28,000,000- 6.59%
 - -State Street Bank and Trust Company- 70,041,000- 16.48%
 - -Suntrust Bank/Safekeeping Custodian for STES- 143,000,000- 33.65%
 Class B-Chase Manhattan Bank-\$ 10,000,000- 26.67%
 - -Deutsche Bank Securities Inc.-20,000,000-53.33%
 - -Wells Fargo Bank, National Association-7,500,000-20.00%

</TABLE>

The address of each of the above participants is:

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

- (b) Not Applicable
- (c) Not Applicable

Item 13. Certain Relationships and Related Transactions

 None

PART IV

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

 - - -

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

3. Exhibits:

99.01 Annual Accountant's report dated August 10, 1999 with respect to Series 1994-C, Series 1995-A, Series 1995-B, Series 1995-C, Series 1995-D, Series 1995-E, Series 1995-F, Series 1995-I, Series 1995-J, Series 1996-A, Series 1996-B, Series 1996-C, Series 1996-D, Series 1996-E, Series 1996-G, Series 1996-H, Series 1996-J, Series 1996-K, Series 1996-M, Series 1997-B, Series 1997-C, Series 1997-E, Series 1997-F, Series 1997-I, Series 1997-J, Series 1997-K, Series 1997-M, Series 1997-N, Series 1998-A, Series 1998-C, Series 1998-D, Series 1998-E, Series 1998-F, Series 1998-G, Series 1998-I, Series 1998-J, Series 1999-A, Series 1999-B, and Series 1999-D.

The Annual Accountant's report with respect to Series 1999-E,

Series 1999-G, Series 1999-H, Series 1999-I, Series 1999-J, Series 1999-L, and Series 1999-M is not required until August 31, 2000.

99.02 Annual Servicer's Certificate dated August 30, 1999 with respect to Series 1994-C, Series 1995-A, Series 1995-B, Series 1995-C, Series 1995-D, Series 1995-E, Series 1995-F, Series 1995-I, Series 1995-J, Series 1996-A, Series 1996-B, Series 1996-C, Series 1996-D, Series 1996-E, Series 1996-G, Series 1996-H, Series 1996-J, Series 1996-K, Series 1996-M, Series 1997-B, Series 1997-C, Series 1997-E, Series 1997-F, Series 1997-I, Series 1997-J, Series 1997-K, Series 1997-M, Series 1997-N, Series 1998-A, Series 1998-C, Series 1998-D, Series 1998-E, Series 1998-F, Series 1998-G, Series 1998-I, Series 1998-J, Series 1999-A, Series 1999-B, and Series 1999-D.

The Annual Servicer's Certificate with respect to Series 1999-E, Series 1999-G, Series 1999-H, Series 1999-I, Series 1999-J, Series 1999-L, and Series 1999-M is not required until August 31, 2000.

(b) Three reports on Form 8-K were filed by the registrant for each month during the quarter ended December 31, 1999. These reports filed on October 14, 1999, November 12, 1999, and December 14, 1999, included the following:

Item 2. Acquisition or Disposition of Assets

Item 5. Other Events

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

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

SIGNATURES

- - - - -

Pursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Association MBNA America Bank, National
As originator of Trust Registrant

Date: March 27, 2000

By: /s/ Jack Fioravanti

Jack Fioravanti
Senior Vice President

Ernst & Young LLP
One North Charles
Baltimore, Maryland 21201
Phone: 410 539 7940

Report of Independent Accountants

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

and

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

MBNA Master Credit Card Trust II

We have examined management's assertion that MBNA America Bank, N.A. ("MBNA" or "the Company"), a wholly owned subsidiary of MBNA Corporation, was in material compliance with the covenants and conditions of sections 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.06(b), 4.02(a) and 4.03(a) and (c) of the Pooling and Servicing Agreement dated as of August 4, 1994, as amended ("Agreement") and the sections specified in Attachment A of the applicable Series' Pooling and Servicing Agreement Supplement ("Agreement Supplement"), between MBNA and The Bank of New York, during the compliance periods specified in Attachment A. This assertion is included in the accompanying report by management titled, "Report of Management on Credit Card Trust Internal Control and Pooling and Servicing Agreement Compliance" (the "Report"). Management is responsible for MBNA's compliance with those requirements. Our responsibility is to express an opinion on management's assertion about the Company's compliance based on our examination.

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

In our opinion, management's assertion that MBNA was in material compliance with the covenants and conditions of the sections in the Agreement and the applicable Agreement Supplement, referred to above, during the compliance periods specified in Attachment A, is fairly stated, in all material respects.

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

August 10, 1999
<TABLE>
<CAPTION>

Attachment A (continued)

Series-Pooling and Servicing Agreement
Supplement Date-

PSA Supplement Sections-

Compliance Period-

Lead Underwriter-Date of Underwriting/
Subscription
Agreement

<S>-<C>-<C>-<C>-<C>-<C>

- -----
1997-O-December 23, 1997-3(b), 4.05(a)(i)-(iv), 4.09, 4.10, 5.02(a),
9(c) and (d) and 11-July 1, 1998 - June 30, 1999--
- -----
1998-A-March 18, 1998-3(b), 4.05(a)(i)-(iv), 4.09, 4.10, 5.02(a), 9(c)
and (d) and 11-July 1, 1998 - June 30, 1999-J.P. Morgan & Co.-March 3,
1998
- -----
1998-B-April 14, 1998-3(b), 4.05(a)(i)-(iv), 4.09, 4.10, 5.02(a),
10(c) and (d) and 12-July 1, 1998 - June 30, 1999--
- -----
1998-C-June 24, 1998-3(b), 4.05(a)(i)-(iv), 4.09, 4.10, 5.02(a), 9(c)
and (d) and 11-July 1, 1998 - June 30, 1999-Salomon Brothers Inc
- -June 10, 1998
- -----
1998 - D-July 30, 1998-3(b), 4.05(a)(i)-(iv), 4.09, 4.10, 5.02(a), 9(c)
and (d) and 11-July 30, 1998 - June 30, 1999-Credit Suisse First
Boston-July 22, 1998
- -----
1998 - E -August 11, 1998 -3(b), 4.05(a)(i)-(iv), 4.09, 4.10, 5.02(a),
9(c) and (d) and 11-August 11, 1998 - June 30, 1999-Lehman Brothers-
July 29, 1998
- -----
1998 - F -August 26, 1998 -3(b), 4.05(a)(i)-(iv), 4.09, 4.10, 5.02(a),
9(c) and (d) and 11-August 26, 1998 - June 30, 1999-Merrill Lynch &
Co.-August 12, 1998
- -----
1998 - G-September 10, 1998 -3(b), 4.05(a)(i)-(iv), 4.09, 4.10,
5.02(a), 9(c) and (d) and 11-September 10, 1998 - June 30, 1999-Credit
Suisse First Boston-September 3, 1998
Attachment A (continued)

Series-Pooling and Servicing Agreement
Supplement Date-

PSA Supplement Sections-

Compliance Period-

Lead Underwriter-Date of Underwriting/
Subscription
Agreement

- -----
1998 - H-September 29, 1998-3(b), 4.05(a)(i)-(iii), 4.09, 4.10, 5.02,
10(c) and (d) and 12-September 29, 1998 - June 30, 1999--
- -----
1998 - I -October 22, 1998-3(b), 4.05(a)(i)-(iv), 4.09, 4.10, 5.02(a),
9(c) and (d) and 11-October 22, 1998 - June 30, 1999-Salomon Smith
Barney-October 16, 1998
- -----
1998 - J-October 29, 1998-3(b), 4.05(a)(i)-(iv), 4.09, 4.10, 5.02(a),
9(c) and (d) and 11-October 29,1998 - June 30, 1999-Goldman, Sachs &
Co.-October 22, 1998
- -----
1998 - K-November 24, 1998-3(b), 4.05(a)(i)-(iv), 4.09, 4.10, 5.02(a),
9(c) and (d) and 11-November 24, 1998 - June 30, 1999--
- -----
1998 - L-December 22, 1998-3(b), 4.05(a)(i)-(iii), 4.09, 4.10, 5.02,
10(c) and (d) and 12-December 22, 1998 - June 30, 1999--
- -----
1999 - A -March 25, 1999-3(b), 4.05(a)(i)-(iv), 4.09, 4.10, 5.02(a),
9(c) and (d) and 11-March 25, 1999 - June 30, 1999-Bear, Stearns & Co.
Inc.-March 3, 1999
- -----
1999 - B -March 26, 1999-3(b), 4.05(a)(i)-(iv), 4.09, 4.10, 5.02(a),
9(c) and (d) and 11-March 26, 1999 - June 30, 1999-Lehman Brothers-
March 18, 1999
- -----
1999-C-May 18, 1999-3(b), 4.05(a)(i)-(iv), 4.09, 4.10, 5.02(a), 10(c)
and (d) and 12-May 18, 1999 - June 30, 1999--
Attachment A (continued)

Series-Pooling and Servicing Agreement
Supplement Date-

PSA Supplement Sections-

Compliance Period-

Lead Underwriter-Date of Underwriting/
Subscription
Agreement

- -----
1999-D-June 3, 1999-3(b), 4.05(a)(i)-(iv), 4.09, 4.10, 5.02(a), 9(c)
and (d) and 11-June 3, 1999 - June 30, 1999-Salomon Smith Barney-May
20, 1999

- -----
- -----
- -----
- -----

</TABLE>

Report of Management on Credit Card Trust Internal Control and Pooling and Servicing Agreement Compliance

Credit Card Trust Internal Control

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

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

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

? Funds collected are remitted to the Trustee and Agent in accordance with the Agreements.

? Trust and Pool assets are segregated from those retained by MBNA in accordance with the Agreements.

? Expenses incurred by the Trusts and Pool are calculated and remitted in accordance with the Agreements.

? The additions of accounts to the Trusts and Pool are authorized in accordance with the Agreements.

? The removals of accounts from the Trusts and Pool are authorized in accordance with the Agreements.

August 10, 1999

Page 2

Credit Card Trust Internal Control (continued)

? Trust and Pool assets amortizing out of the Trusts and Pool are calculated in accordance with the Agreements.

? Monthly Trust and Pool reports generated in the form of "Exhibits" or "Settlement Reports" and provided to the Trustee and Agent are reviewed by a Vice President or above prior to distribution.

? Monthly Trust and Pool reports generated in the form of "Exhibits" or "Settlement Reports" contain all information required by the Agreements.

The Company has assessed its controls over the functions performed as servicer of the Trusts and Pool in relation to these criteria. Based upon this assessment, the Company believes that, as of June 30, 1999, its controls over the functions performed as servicer of the Trusts and Pool are effective in providing reasonable assurance that Trust and Pool assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization in conformity with the Agreements between MBNA and the applicable Trustees and Agent and are recorded properly to permit the preparation of the required financial reports.

Pooling and Servicing Agreement Compliance

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

August 10, 1999

Page 3

MBNA America Bank, N.A. by:

/s/ M. Scot Kaufman
M. Scot Kaufman
Vice Chairman and Chief Financial Officer

/s/ Kenneth A. Vecchione
Kenneth A. Vecchione
Senior Executive Vice President

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

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

<TABLE>
<CAPTION>

APPENDIX 1

PSA
SERVICING
PSA/RPA SUPPL.
COMPLIANCE PSA
COVENANTS

TRUST TRUSTEE DATE DATE PERIOD
AND CONDITIONS

<S>	<C>	<C>	<C>	<C>	<C>
MBNA Master Credit Card Trust Series 1993-1 Bankers Trust Company	9/25/91	2/25/93	7/1/98	-	9/15/98 (1)
MBNA Master Credit Card Trust Series 1993-3 Bankers Trust Company	9/25/91	8/24/93	7/1/98	-	3/15/99 (1)
MBNA Master Credit Card Trust Series 1993-4 Bankers Trust Company	9/25/91	12/7/93	7/1/98	-	6/15/99 (1)
MBNA Master Credit Card Trust Series 1994-1 Bankers Trust Company	9/25/91	2/25/94	7/1/98	-	6/30/99 (1)
MBNA Master Credit Card Trust Series 1994-2 Bankers Trust Company	9/25/91	5/26/94	7/1/98	-	6/30/99 (1)
MBNA Master Credit Card Trust II Series 1994-A Bank of New York	8/4/94	8/4/94	7/1/98	-	6/30/99 (2)
MBNA Master Credit Card Trust II Series 1994-B Bank of New York	8/4/94	8/18/94	7/1/98	-	6/30/99 (2)
MBNA Master Credit Card Trust II Series 1994-C Bank of New York	8/4/94	10/26/94	7/1/98	-	6/30/99 (2)
MBNA Master Credit Card Trust II Series 1994-E Bank of New York	8/4/94	12/15/94	7/1/98	-	6/30/99 (4)
MBNA Master Credit Card Trust II Series 1995-A Bank of New York	8/4/94	3/22/95	7/1/98	-	6/30/99 (2)
MBNA Master Credit Card Trust II Series 1995-B Bank of New York	8/4/94	5/23/95	7/1/98	-	6/30/99 (2)
MBNA Master Credit Card Trust II Series 1995-C Bank of New York	8/4/94	6/29/95	7/1/98	-	6/30/99 (3)
MBNA Master Credit Card Trust II Series 1995-D Bank of New York	8/4/94	6/29/95	7/1/98	-	6/30/99 (3)
MBNA Master Credit Card Trust II Series 1995-E Bank of New York	8/4/94	8/2/95	7/1/98	-	6/30/99 (2)
MBNA Master Credit Card Trust II Series 1995-F Bank of New York	8/4/94	8/30/95	7/1/98	-	6/30/99 (2)

- (5) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.06(b), 4.02(a), 4.03(a), 4.03(c).
PSA Supplement Sections - 3(b), 4.05(a)(i)-(iv), 4.05(b)(i)-(iv), 4.09, 4.10, 5.02(a), 9(c), 9(d), 11
- (6) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.06(b), 4.02(a), 4.03(a), 4.03(c).
PSA Supplement Sections - 3(b), 4.05(a)(i)-(iii), 4.09, 4.10, 5.02, 10(c), 10(d), 12
- (7) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.06(b), 4.02(a), 4.03(a), 4.03(c).
PSA Supplement Sections - 3(b), 4.05(a)(i)-(iv), 4.09, 4.10, 5.02(a), 10(c), 10(d), 12
- (8) PSA Sections - 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.06(b), 4.02(a), 4.03(a), 4.03(c).
PSA Supplement Sections - 3, 4.06(a)(i)-(iii) and (v), 4.10, 4.11, 10(c), 10(e).

</TABLE>

Ernst & Young LLP
One North Charles
Baltimore, Maryland 21201
Phone: 410 539 7940

Report of Independent Accountants
on Applying Agreed-Upon Procedures

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

and

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

MBNA Master Credit Card Trust II

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

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

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

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

This report is intended solely for the use of the specified users listed

above and should not be used by those who have not agreed to the procedures and taken responsibility for the sufficiency of the procedures for their purposes.

August 10, 1999

<TABLE>

<CAPTION>

Attachment A

Series-Pooling and Servicing
Agreement Supplement Date-
Monthly Certificates Tested

<S>-<C>-<C>

- --

1994 - A-August 4, 1994, as amended-November 1998, March 1999 and June 1999

- --

1994 - B-August 18, 1994, as amended-November 1998, March 1999 and June 1999

- --

1994 - C-October 26, 1994, as amended-November 1998, March 1999 and June 1999

- --

1994 - E-December 15, 1994, as amended-November 1998, March 1999 and June 1999

- --

1995 - A-March 22, 1995, as amended-November 1998, March 1999 and June 1999

- --

1995 - B-May 23, 1995, as amended-November 1998, March 1999 and June 1999

- --

1995 - C-June 29, 1995, as amended-November 1998, March 1999 and June 1999

- --

1995 - D-June 29, 1995, as amended-November 1998, March 1999 and June 1999

- --

1995 - E-August 2, 1995, as amended-November 1998, March 1999 and June 1999

- --

1995 - F-August 30, 1995, as amended-November 1998, March 1999 and June 1999

- --

1995 - G-September 27, 1995, as amended-November 1998, March 1999 and June 1999

- --

1995 - I-October 26, 1995, as amended-November 1998, March 1999 and June 1999

- --

1995 - J-November 21, 1995, as amended-November 1998, March 1999 and June 1999

- --

1996 - A-February 28, 1996, as amended-November 1998, March 1999 and June 1999

- --

1996 - B-March 26, 1996-November 1998, March 1999 and June 1999

- --

1996 - C-March 27, 1996-November 1998, March 1999 and June 1999

- --

1996 - D-May 1, 1996-November 1998, March 1999 and June 1999

Attachment A (continued)

Series-Pooling and Servicing
Agreement Supplement Date-
Monthly Certificates Tested

- --

1996 - E-May 21, 1996-November 1998, March 1999 and June 1999

- --

1996 - F-June 25, 1996, as amended-November 1998, March 1999 and June 1999

- --

1996 - G-July 17, 1996-November 1998, March 1999 and June 1999

- --

1996 - H-August 14, 1996-November 1998, March 1999 and June 1999

- --

1996 - I-September 25, 1996-November 1998, March 1999 and June 1999

- --

1996 - J-September 19, 1996-November 1998, March 1999 and June 1999
- - -
1996 - K-October 24, 1996-November 1998, March 1999 and June 1999
- - -
1996 - L-December 3, 1996-November 1998, March 1999 and June 1999
- - -
1996 - M-November 26, 1996-November 1998, March 1999 and June 1999
- - -
1997 - A-January 30, 1997-November 1998, March 1999 and June 1999
- - -
1997 - B-February 27, 1997-November 1998, March 1999 and June 1999
- - -
1997 - C-March 26, 1997-November 1998, March 1999 and June 1999
- - -
1997 - D-May 22, 1997-November 1998, March 1999 and June 1999
- - -
1997 - E-May 8, 1997-November 1998, March 1999 and June 1999
- - -
1997 - F-June 18, 1997-November 1998, March 1999 and June 1999
- - -
1997 - G-June 18, 1997-November 1998, March 1999 and June 1999
- - -
1997 - H-August 6, 1997-November 1998, March 1999 and June 1999
- - -

Attachment A (continued)

Series-Pooling and Servicing
Agreement Supplement Date-
Monthly Certificates Tested

- - -
1997 - I-August 26, 1997-November 1998, March 1999 and June 1999
- - -
1997 - J-September 10, 1997-November 1998, March 1999 and June 1999
- - -
1997 - K-October 22, 1997-November 1998, March 1999 and June 1999
- - -
1997 - L-November 13, 1997-November 1998, March 1999 and June 1999
- - -
1997 - M-November 6, 1997-November 1998, March 1999 and June 1999
- - -
1997 - N-December 9, 1997-November 1998, March 1999 and June 1999
- - -
1997 - O-December 23, 1997-November 1998, March 1999 and June 1999
- - -
1998 - A-March 18, 1998-November 1998, March 1999 and June 1999
- - -
1998 - B-April 14, 1998-November 1998, March 1999 and June 1999
- - -
1998 - C-June 24, 1998-November 1998, March 1999 and June 1999
- - -
1998 - D-July 30, 1998 -November 1998, March 1999 and June 1999
- - -
1998 - E-August 11, 1998-November 1998, March 1999 and June 1999
- - -
1998 - F-August 26, 1998-November 1998, March 1999 and June 1999
- - -
1998 - G-September 10, 1998-November 1998, March 1999 and June 1999
- - -
1998 - H-September 29, 1998-November 1998, March 1999 and June 1999
- - -
1998 - I-October 22, 1998-November 1998, March 1999 and June 1999
- - -
1998 - J -October 29, 1998-November 1998, March 1999 and June 1999
- - -

Attachment A (continued)

Series-Pooling and Servicing
Agreement Supplement Date-
Monthly Certificates Tested

- - -
1998 - K-November 24, 1998-March 1999 and June 1999
- - -
1998 - L-December 22, 1998-March 1999 and June 1999
- - -
1999 - A-March 25, 1999-June 1999
- - -
1999- B-March 26, 1999-June 1999
- - -
1999- C-May 18, 1999-June 1999

</TABLE>

Report of Independent Accountants

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

and

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

MBNA Master Credit Card Trust II

We have examined management's assertion that MBNA America Bank, N.A.'s ("MBNA"), a wholly owned subsidiary of MBNA Corporation, controls over the functions performed as servicer of the MBNA Master Credit Card Trust II ("Trust"), including all Series of the Trust as specified in Attachment A, are effective, as of June 30, 1999, in providing reasonable assurance that Trust assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization in conformity with the Pooling and Servicing Agreement dated as of August 4, 1994, as amended ("Agreement"), and the applicable Pooling and Servicing Agreement Supplement for each Series as specified in Attachment A (together the "Agreements"), between MBNA as Seller and Owner/Servicer, and The Bank of New York, as Trustee on behalf of the Certificateholders of the Trust, and are recorded properly to permit the preparation of the required financial reports. This assertion is included in the accompanying report by management titled, "Report of Management on Credit Card Trust Internal Control and Pooling and Servicing Agreement Compliance" (the "Report"). Management is responsible for MBNA's controls over the functions performed as servicer of the Trust. Our responsibility is to express an opinion on management's assertion based on our examination.

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

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

In our opinion, management's assertion, that it believes that MBNA's controls over the functions performed as servicer of the Trust are effective, as of June 30, 1999, in providing reasonable assurance that Trust assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization in conformity with the Agreements, between MBNA as Seller and Owner/Servicer, and The Bank of New York, as Trustee on behalf of the Certificate-holders of the Trust, and are recorded properly to permit the preparation of the required financial reports, is fairly stated, in all material respects, based upon the following criteria specified in the Report:

? The controls provide reasonable assurance that funds collected are remitted to the Trustee in accordance with the Agreements.

? The controls provide reasonable assurance that Trust assets are segregated from those retained by MBNA in accordance with the Agreements.

? The controls provide reasonable assurance that expenses incurred by the Trust are calculated and remitted in accordance with the Agreements.

? The controls provide reasonable assurance that the additions of accounts to the Trust are authorized in accordance with the Agreements.

? The controls provide reasonable assurance that the removals of accounts from the Trust are authorized in accordance with the Agreements.

? The controls provide reasonable assurance that Trust assets

amortizing out of the Trust are calculated in accordance with the Agreements.

? The controls provide reasonable assurance that monthly Trust reports generated in the form of "Exhibits" and provided to the Trustee are reviewed by a Vice President or above prior to distribution.

? The controls provide reasonable assurance that monthly Trust reports generated in the form of "Exhibits" contain all required information per section 5.02 of the Agreements.

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

August 10, 1999

August 10, 1999

Ernst & Young LLP
One North Charles
Baltimore, Maryland 21201

Report of Management on Credit Card Trust Internal Control
and Pooling and Servicing Agreement Compliance

In connection with your attestation engagements relating to our assertions on (1) the effectiveness of controls over the functions performed as servicer of MBNA's credit card trusts and pool listed in Appendix I (the "Trusts and Pool" or individually "Trust and Pool") as of June 30, 1999, and (2) compliance by MBNA with the covenants and conditions of certain sections of the applicable Pooling and Servicing Agreements, Pooling and Servicing Agreement Supplements or the Receivables Purchase Agreement (the "Agreements") as specified in Appendix I, between MBNA and the respective Trustees or Agent, and in connection with your agreed upon procedures engagement relating to the amounts in the "mathematical calculations" set forth in the monthly certificates or settlement reports prepared by MBNA pursuant to subsections 3.04(b) or 7.05(b) of the Agreements as applicable, for the periods specified in Appendix I, we recognize that obtaining representations from us concerning the information contained in this letter is a significant procedure in enabling you to form an opinion about whether our assertions are fairly stated in all material respects and in performing the specific agreed upon procedures. Accordingly, we make the following representations with respect to these engagements which are true to our knowledge.

Controls Over the Functions Performed as Servicer of the Trusts

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

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

? Funds collected are remitted to the Trustee and Agent in accordance with the Agreements.

Ernst & Young LLP
August 10, 1999
Page 2

? Trust and Pool assets are segregated from those retained by MBNA in

accordance with the Agreements.

? Expenses incurred by the Trusts and Pool are calculated and remitted in accordance with the Agreements.

? The additions of accounts to the Trusts and Pool are authorized in accordance with the Agreements.

? The removals of accounts from the Trusts and Pool are authorized in accordance with the Agreements.

? Trust and Pool assets amortizing out of the Trusts and Pool are calculated in accordance with the Agreements.

? Monthly Trust and Pool reports generated in the form of "Exhibits" or "Settlement Reports" and provided to the Trustee and Agent are reviewed by a Vice President or above prior to distribution.

? Monthly Trust and Pool reports generated in the form of "Exhibits" or "Settlement Reports" contain all information required by the Agreements.

Management has performed an assessment of MBNA's controls over the functions performed as servicer of the Trusts and Pool in relation to these criteria. Based upon this assessment, we believe that, as of June 30, 1999, the controls over the functions performed as servicer of the Trusts and Pool are effective in providing reasonable assurance that Trust and Pool assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization in conformity with the Agreements between MBNA and the applicable Trustee and Agent and are recorded properly to permit the preparation of the required financial reports.

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

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

Ernst & Young LLP

August 10, 1999

Page 3

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

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

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

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

Compliance with Covenants and Conditions of the Agreements

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

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

We have received no communications from internal auditors or other parties concerning possible non-compliance with the covenants and conditions of the Agreements including communications received between June 30, 1999 and the date of this letter.

To our knowledge there have been no instances of non-compliance between June 30, 1999 and the date of this letter. No events or transactions have occurred since June 30, 1999 or are pending that would have an effect on the compliance with the covenants and conditions of the Agreements identified in Appendix I at that date or for the periods specified in Appendix I.

Ernst & Young LLP
August 10, 1999
Page 4

There have been no instances of fraud involving management or employees who have significant roles in internal control over compliance with the covenants and conditions of the Agreements identified in Appendix I. There has been no instances of fraud involving other employees that could have a material effect on compliance with the covenants and conditions of the Agreements identified in Appendix I.

Agreed Upon Procedures Applied to Monthly Certificates or Settlement Reports

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

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

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

Ernst & Young LLP
August 10, 1999
Page 5

MBNA America Bank, N.A. by:

/s/ M. Scot Kaufman
M. Scot Kaufman
Vice Chairman and Chief Financial Officer

/s/ Kenneth A. Vecchione
Kenneth A. Vecchione
Senior Executive Vice President

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

/s/ Douglas O. Hart
Douglas O. Hart

MBNA Master Credit Card Trust II Series 1999-A Bank of New York 8/4/94 3/25/99 3/25/99 - 6/30/99 (2)
MBNA Master Credit Card Trust II Series 1999-B Bank of New York 8/4/94 3/26/99 3/26/99 - 6/30/99 (2)
MBNA Master Credit Card Trust II Series 1999-C Bank of New York 8/4/94 5/18/99 5/18/99 - 6/30/99 (7)
MBNA Master Credit Card Trust II Series 1999-D Bank of New York 8/4/94 6/3/99 6/3/99 - 6/30/99 (2)

- Indicates agreement was amended

PSA and PSA Supplement Covenants and Conditions

- (1) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.06(b),
4.02(a), 4.03(a), 4.03(c)
PSA Supplement Sections - 3(b), 4.04(a)(i), 4.04(b), 4.05, 4.06,
5.02(a), 9(c), 9(d), 9(f), 11
- (2) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.06(b),
4.02(a), 4.03(a), 4.03(c).
PSA Supplement Sections - 3(b), 4.05(a)(i)-(iv), 4.09, 4.10,
5.02(a), 9(c), 9(d), 11
- (3) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.06(b),
4.02(a), 4.03(a), 4.03(c).
PSA Supplement Sections - 3(b), 4.05(a)(i)-(iv), 4.09, 4.11,
5.02(a), 9(c), 9(d), 12
- (4) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.06(b),
4.02(a), 4.03(a), 4.03(c).
PSA Supplement Sections - 3(c), 4.05(a)(i)-(iv), 4.09, 4.10,
5.02(a), 10(c), 10(d), 12
- (5) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.06(b),
4.02(a), 4.03(a), 4.03(c).
PSA Supplement Sections - 3(b), 4.05(a)(i)-(iv), 4.05(b)(i)-(iv),
4.09, 4.10, 5.02(a), 9(c), 9(d), 11
- (6) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.06(b),
4.02(a), 4.03(a), 4.03(c).
PSA Supplement Sections - 3(b), 4.05(a)(i)-(iii), 4.09, 4.10,
5.02, 10(c), 10(d), 12
- (7) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.06(b),
4.02(a), 4.03(a), 4.03(c).
PSA Supplement Sections - 3(b), 4.05(a)(i)-(iv), 4.09, 4.10,
5.02(a), 10(c), 10(d), 12
- (8) PSA Sections - 2.06, 2.07, 2.08(a), 3.02, 3.04, 3.06(b), 4.02(a),
4.03(a), 4.03(c).
PSA Supplement Sections - 3, 4.06(a)(i)-(iii) and (v), 4.10, 4.11,
10(c), 10(e).

2
</TABLE>

ANNUAL SERVICER'S CERTIFICATE

MBNA AMERICA BANK, N.A.

MBNA MASTER CREDIT CARD TRUST II

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

1. The Bank is Servicer under the Pooling and Servicing Agreement.

2. The undersigned is duly authorized as required pursuant to the Pooling and Servicing Agreement to execute and deliver this Certificate to the Trustee.

3. This Certificate is delivered pursuant to Section 3.05 of the Pooling and Servicing Agreement.

4. A review of the activities of the Servicer during the twelve month period ended June 30, 1999 was conducted under my supervision.

5. Based on such review, the Servicer has, to my knowledge, fully performed all its obligations under the Pooling and Servicing Agreement throughout such twelve month period except as set forth in paragraph 6 below. No material default in the performance of such obligations has occurred or is continuing.

6. On August 1, 1999, financing statement 9410483, relating to the grant of security for interchange and proceeds for Series 1994-A and the grant of a security interest to the Master Credit Card Trust II (the "Master Trust") for the original accounts and receivables, lapsed without being renewed. On August 16, 1999, financing statement 9411277, relating to the grant of security for interchange and proceeds for Series 1994-B lapsed without being renewed. This was discovered on August 27, 1999, during the due diligence process to deliver the annual Servicer's Certificate as required by the Pooling and Servicing Agreement. The lien and grant of security interest was reestablished on August 30, 1999 with additional filings, securing the accounts and receivables for the Master Trust. The Master Trust currently has a first priority perfected security interest in the accounts and receivables in the Master Trust and for the interchange and proceeds, as evidenced by the UCC records. The Servicer and the Issuer have added additional review procedures and will engage outside counsel to monitor the UCC records relating to the Master Trust to prevent any future lapse of a filing statement for an active series or for the Master Trust.

IN WITNESS WHEREOF, the undersigned has duly executed this Certificate this 30th day of August, 1999.

/S/ Christopher A. Halmy
Name: Christopher A. Halmy
Title: Vice President