

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 10-D

ASSET-BACKED ISSUER  
Distribution Report Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934

For the monthly distribution period from February 1, 2006 to February 28, 2006

Commission File Number of issuing entity: 333-104089-02  
**MBNA MASTER CREDIT CARD TRUST II**  
(Exact name and issuing entity as specified in its charter)  
(Issuer of the Certificates)

Commission File Number of depositor: 333-104089  
**MBNA AMERICA BANK, NATIONAL ASSOCIATION**  
(Exact name of depositor and sponsor as specified in its charter)

Delaware  
(State or other jurisdiction of incorporation or organization of the issuing entity)

c/o MBNA America Bank, National Association  
1100 N. King Street  
Wilmington, DE 19884-0781  
(Address of principal executive offices of issuing entity)

(800) 362-6255  
(Telephone number, including area code)

51-0331454  
(I.R.S. Employer Identification No.)

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

Each class of Certificates to which this report on Form 10-D relates is reporting in accordance with Section 15(d) of the Securities Exchange Act of 1934. The title of each class of Certificates to which this report on Form 10-D relates is set forth in Exhibit 99.1 hereto.

Indicate by check mark whether the registrant (1) has 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

**PART I – DISTRIBUTION INFORMATION**

**ITEM 1 – Distribution and Pool Performance Information.**

Response to Item 1 is set forth in Exhibits 99.

**PART II – OTHER INFORMATION**

**ITEM 8 – Other Information.**

On February 9, 2006, MBNA America Bank, National Association (the "Seller") conveyed to the MBNA Master Credit Card Trust II (the "Trust") all of the receivables (the "Receivables") in certain additional credit card accounts (the "Additional Accounts") of the Seller pursuant to an Assignment No. 46 of Receivables in Additional Accounts dated as of February 9, 2006, (the "Assignment"). The principal amount of the Receivables in the Additional Accounts on February 9, 2006, was \$1,881,224,681.62. The Seller conveyed the Receivables in the Additional Accounts to the Trust pursuant to subsection 2.06(b) of the Pooling and Servicing Agreement.

**ITEM 9 – Exhibits.**

**ITEM 9.01 (c). Exhibits.**

The following are filed as Exhibits to this Report under Exhibit 99:

- 99.1. Series 1996-B Certificateholders' Statement for the month ended February 28, 2006.
- 99.2. Series 1996-G Certificateholders' Statement for the month ended February 28, 2006.
- 99.3. Series 1996-M Certificateholders' Statement for the month ended February 28, 2006.
- 99.4. Series 1997-B Certificateholders' Statement for the month ended February 28, 2006.
- 99.5. Series 1998-E Certificateholders' Statement for the month ended February 28, 2006.
- 99.6. Series 1998-G Certificateholders' Statement for the month ended February 28, 2006.
- 99.7. Series 1999-B Certificateholders' Statement for the month ended February 28, 2006.
- 99.8. Series 1999-D Certificateholders' Statement for the month ended February 28, 2006.
- 99.9. Series 1999-J Certificateholders' Statement for the month ended February 28, 2006.
- 99.10. Series 1999-L Certificateholders' Statement for the month ended February 28, 2006.
- 99.11. Series 2000-D Certificateholders' Statement for the month ended February 28, 2006.
- 99.12. Series 2000-E Certificateholders' Statement for the month ended February 28, 2006.
- 99.13. Series 2000-H Certificateholders' Statement for the month ended February 28, 2006.
- 99.14. Series 2000-L Certificateholders' Statement for the month ended February 28, 2006.
- 99.15. Series 2001-B Certificateholders' Statement for the month ended February 28, 2006.

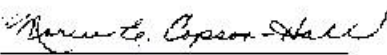
SIGNATURES

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, 2006

**MBNA MASTER CREDIT CARD TRUST II**  
**(Issuing Entity)**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**  
**(Servicer)**

By: 

**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, 2006**

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

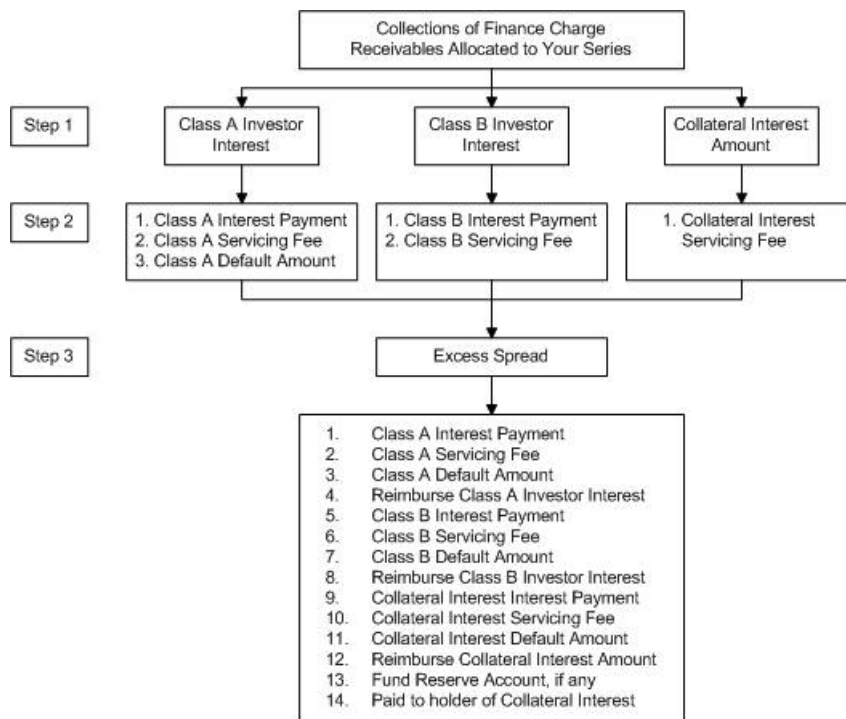
Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

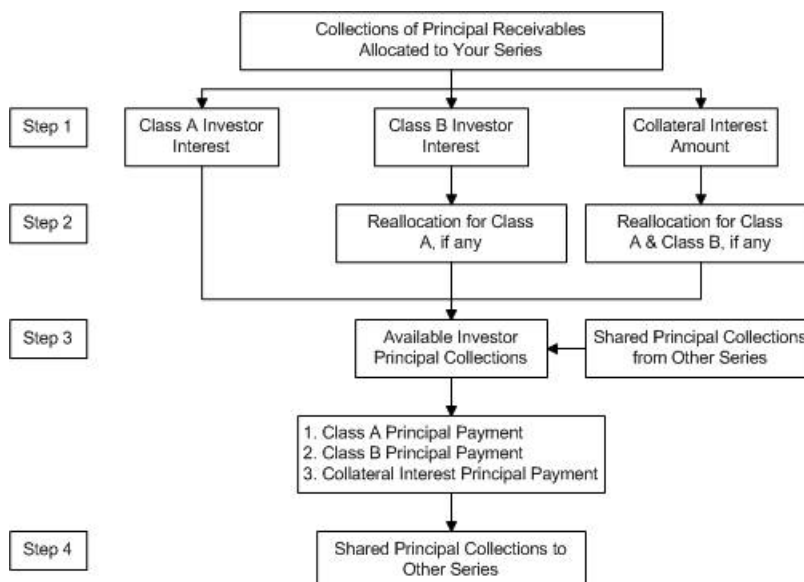
Series 1996-B Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on May 14, 1996
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1996-B Supplement previously filed by the Registrant with the SEC.

### Allocations of Collections of Finance Charge Receivables



### Allocations of Collections of Principal Receivables



B. *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	\$	<u>1000.000000</u>
2.	The amount of distribution in respect of Class B Monthly Principal	\$	<u>0.000000</u>
3.	The amount of distribution in respect of Collateral Monthly Principal	\$	<u>647.058824</u>
4.	The amount of distribution in respect of Class A Monthly Interest	\$	<u>3.756667</u>
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$	<u>0.000000</u>
6.	The amount of distribution in respect of Class A Additional Interest	\$	<u>0.000000</u>
7.	The amount of distribution in respect of Class B Monthly Interest	\$	<u>3.842222</u>
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$	<u>0.000000</u>
9.	The amount of distribution in respect of Class B Additional Interest	\$	<u>0.000000</u>
10.	The amount of distribution in respect of Collateral Monthly Interest	\$	<u>4.125425</u>
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$	<u>0.000000</u>

C. *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	\$	<u>70,501,944.65</u>
(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	\$	<u>3,646,655.27</u>
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	<u>6,888,118.43</u>

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	\$	<u>70,292,665,257.60</u>
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(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, 2006 through February 8, 2006	0.71%
	February 9, 2006 through February 28, 2006	0.70%
(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	0.71%
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	0.870
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	0.045
(o)	The Collateral Fixed Allocation with respect to the related Monthly Period	0.085

### 3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B 380,272,763.39

Total \$ 380,272,763.39

**4. 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:

	<u>Percentage of Total Receivables</u>	<u>Aggregate Account Balance</u>
(a) 30 - 59 days:	1.62%	\$ 1,159,461,617.42
(b) 60 - 89 days:	0.87%	\$ 620,295,309.64
(c) 90 - 119 days:	0.71%	\$ 506,873,976.48
(d) 120 - 149 days:	0.66%	\$ 471,993,355.76
(e) 150 - 179 days:	0.67%	\$ 476,996,511.52
(f) 180 – or more days:	0.00%	\$ 1,462,464.40
Total:	4.53%	\$ 3,237,083,235.22

**5. Investor Default Amount**

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,190,518.26
(b) The Class A Investor Default Amount for the related Monthly Period	\$ 1,035,750.92
(c) The Class B Investor Default Amount for the related Monthly Period	\$ 53,573.36
(d) The Collateral Default Amount for the related Monthly Period	\$ 101,193.98

**6. 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 6 (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 6 (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 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

## 7. 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

## 8. 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	\$	15,000,000.00



(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$ 22,500,000.00
(e) The Class A Investor Interest as of the close of business on this Distribution Date	\$ 0.00
(f) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 0.00

**9. Principal Funding Account**

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 435,000,000.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

**10. Available Funds**

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 6,275,799.96
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 324,610.54
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 613,152.55

**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	\$ 6,547,674.96
(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	\$ 338,673.04

(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 \$ 639,715.05

**12. Portfolio Yield**

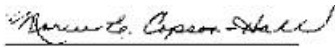
(a) The Portfolio Yield for the related Monthly Period 15.21%

(b) The Portfolio Adjusted Yield 5.63%

*D. LIBOR Determinations*

LIBOR rates for the Interest Period of February 15, 2006 to March 14, 2006: 4.57000%

**MBNA AMERICA BANK, NATIONAL  
ASSOCIATION,  
Servicer**

By: 

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

CLASS A CUSIP 55262T BL6  
 CLASS B CUSIP 55262T BM4

**FORM OF MONTHLY CERTIFICATEHOLDERS'  
 STATEMENT**

**SERIES 1996-G**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

**MBNA MASTER CREDIT CARD TRUST II**

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**MONTHLY PERIOD ENDING FEBRUARY 28, 2006**

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The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

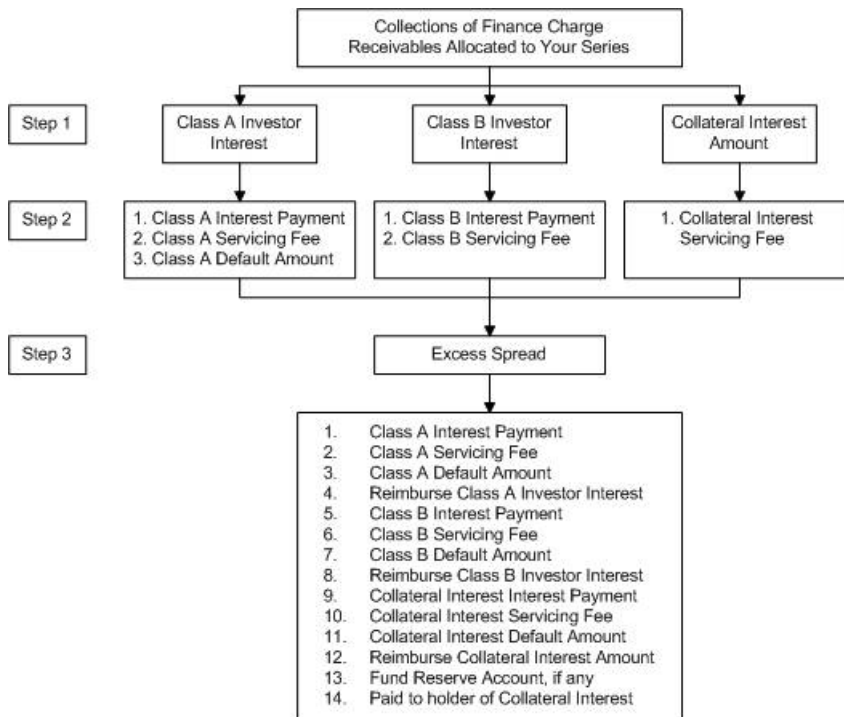
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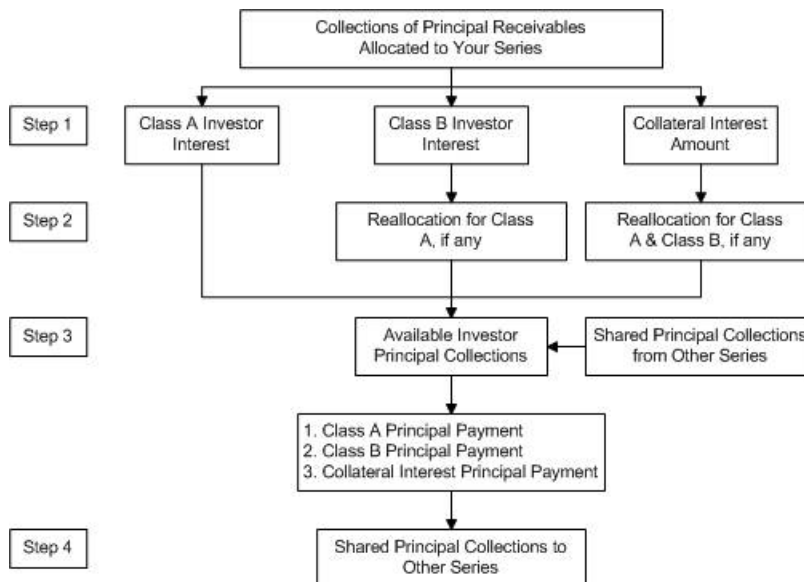
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Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
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Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1996-G Supplement previously filed by the Registrant with the SEC.

**Allocations of Collections of Finance Charge Receivables**



**Allocations of Collections of Principal Receivables**



B. *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	\$	3.694444
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	\$	3.826667
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	\$	4.109049
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$	0.000000

C. *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	\$	68,881,215.13
(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	\$	6,077,753.47
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	6,077,753.47

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	\$	70,292,665,257.60
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(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00
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(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00
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(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 425,000,000.00
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(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 425,000,000.00
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(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 37,500,000.00
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(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period	\$ 37,500,000.00
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(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 2006 through February 8, 2006	0.71%
	February 9, 2006 through February 28, 2006	0.70%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(l)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

### 3. **Shared Principal Collections**

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
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Total	\$ 380,272,763.39

#### 4. 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:

	<u>Percentage of Total Receivables</u>	<u>Aggregate Account Balance</u>
(a) 30 - 59 days:	1.62%	\$ 1,159,461,617.42
(b) 60 - 89 days:	0.87%	\$ 620,295,309.64
(c) 90 - 119 days:	0.71%	\$ 506,873,976.48
(d) 120 - 149 days:	0.66%	\$ 471,993,355.76
(e) 150 - 179 days:	0.67%	\$ 476,996,511.52
(f) 180 – or more days:	0.00%	\$ 1,462,464.40
Total:	4.53%	\$ 3,237,083,235.22

#### 5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,190,518.27
(b) The Class A Investor Default Amount for the related Monthly Period	\$ 1,011,940.59
(c) The Class B Investor Default Amount for the related Monthly Period	\$ 89,288.84
(d) The Collateral Default Amount for the related Monthly Period	\$ 89,288.84

#### 6. 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 6 (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 6 (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 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

**7. 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

**8. 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 A Investor Interest as of the close of business on this Distribution Date	\$ 425,000,000.00
(f) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 425,000,000.00

**9. Principal Funding Account**

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

**10. Available Funds**

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 6,131,528.94
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 541,017.26
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 541,017.26

**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	\$ 6,397,153.94
(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	\$ 564,454.76

(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 \$ 564,454.76

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**12. Portfolio Yield**

(a) The Portfolio Yield for the related Monthly Period 15.21%

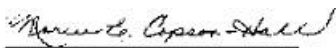
(b) The Portfolio Adjusted Yield 5.70%

*D. Floating Rate Determinations*

LIBOR rates for the Interest Period of February 15, 2006 to March 14, 2006: 4.57000%

Collateral Interest Determination for the Interest Period of February 14, 2006 to March 14, 2006: 4.57000%

**MBNA AMERICA BANK, NATIONAL ASSOCIATION,  
Servicer**

By: 

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

**FORM OF MONTHLY CERTIFICATEHOLDERS'  
STATEMENT**

**SERIES 1996-M**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

**MBNA MASTER CREDIT CARD TRUST II**

**MONTHLY PERIOD ENDING FEBRUARY 28, 2006**

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

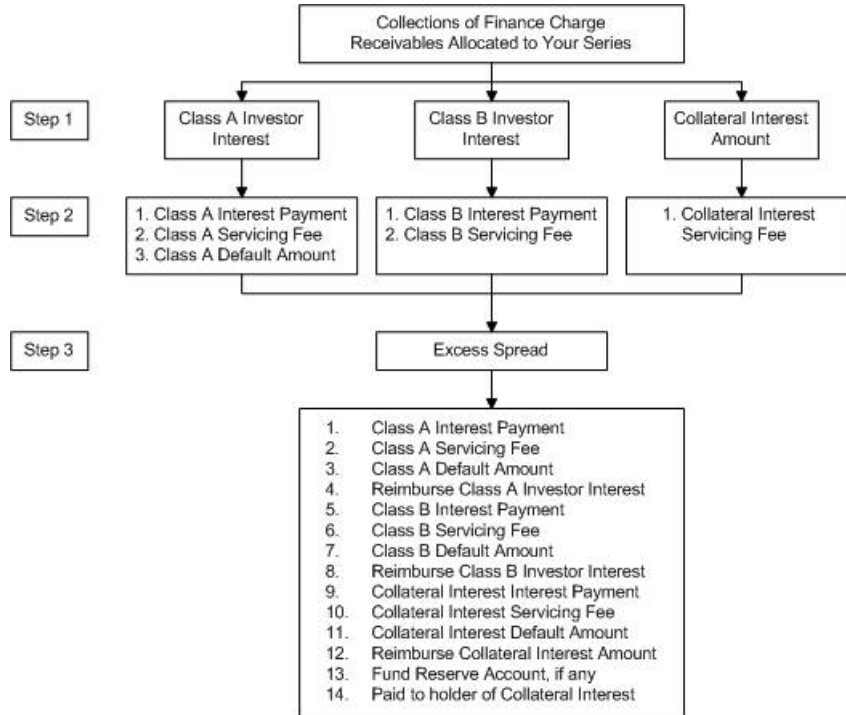
Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

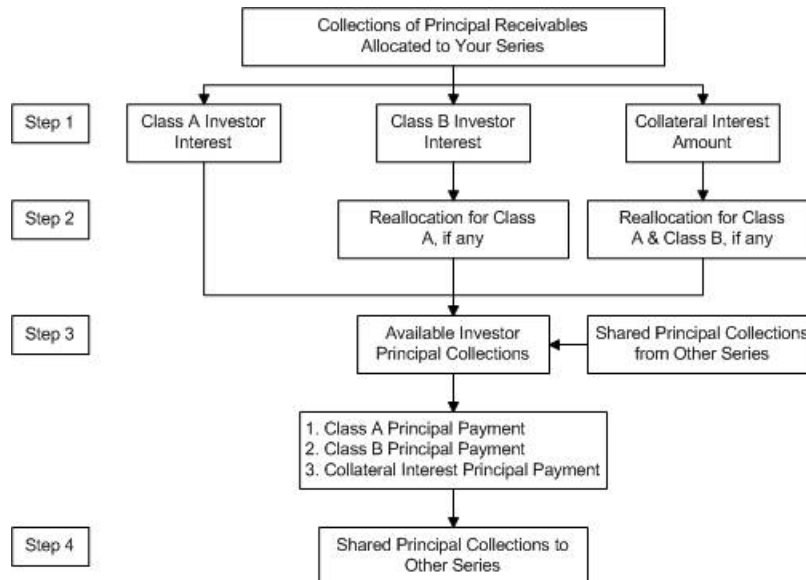
Series 1996-M Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.2 to MBNA's Form 8-K filed with the SEC on February 18, 1997
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1996-M Supplement previously filed by the Registrant with the SEC.

**Allocations of Collections of Finance Charge Receivables**



**Allocations of Collections of Principal Receivables**



*B. 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	\$	4.126111
5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$	0.000000

*C. 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	\$	3.794583
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	\$	3.965694
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

*D. 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

E. 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	\$ 68,881,215.13
(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	\$ 6,077,753.47
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 6,077,753.47

**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	\$ 70,292,665,257.60
(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00
(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00
(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 425,000,000.00
(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 425,000,000.00
(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 37,500,000.00
(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period	\$ 37,500,000.00
(h) The Floating Investor Percentage with respect to the period:	
February 1, 2006 through February 8, 2006	0.71%
February 9, 2006 through February 28, 2006	0.70%

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

### 3. **Shared Principal Collections**

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	<u>380,272,763.39</u>
Total	<u>\$ 380,272,763.39</u>

### 4. **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:

	<u>Percentage of Total Receivables</u>	<u>Aggregate Account Balance</u>
(a) 30 - 59 days:	<u>1.62%</u>	<u>\$ 1,159,461,617.42</u>
(b) 60 - 89 days:	<u>0.87%</u>	<u>\$ 620,295,309.64</u>
(c) 90 - 119 days:	<u>0.71%</u>	<u>\$ 506,873,976.48</u>
(d) 120 - 149 days:	<u>0.66%</u>	<u>\$ 471,993,355.76</u>
(e) 150 - 179 days:	<u>0.67%</u>	<u>\$ 476,996,511.52</u>
(f) 180 – or more days:	<u>0.00%</u>	<u>\$ 1,462,464.40</u>
Total:	<u>4.53%</u>	<u>\$ 3,237,083,235.22</u>

### 5. **Investor Default Amount**

(a)	The Aggregate Investor Default Amount for the related Monthly Period	<u>\$ 1,190,518.27</u>
(b)	The Class A Investor Default Amount for the related Monthly Period	<u>\$ 1,011,940.59</u>
(c)	The Class B Investor Default Amount for the related Monthly Period	<u>\$ 89,288.84</u>
(d)	The Collateral Default Amount for the related Monthly Period	<u>\$ 89,288.84</u>

**6. 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 6 (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 6 (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 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

**7. 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
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(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

**8. 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 A Investor Interest as of the close of business on this Distribution Date	\$ 425,000,000.00
(f) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 425,000,000.00

**9. Principal Funding Account**

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

**10. 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)	\$ 1,761,411.46
(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$ 1,612,697.92
(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$ 148,713.54
(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

#### 11. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 6,131,528.94
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 541,017.26
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 541,017.26

#### 12. 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	\$ 6,397,153.94
(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	\$ 564,454.76
(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	\$ 564,454.76

#### 13. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	15.21%
(b) The Portfolio Adjusted Yield	5.76%

#### F. LIBOR Determinations

LIBOR rates for the related Interest Period:

Class A and Class B determination - 4.74875%

Collateral Interest determination - 4.57000%

**MBNA AMERICA BANK, NATIONAL  
ASSOCIATION,  
Servicer**

By: *Marcie E. Copson-Hall*

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

**FORM OF MONTHLY CERTIFICATEHOLDERS'  
STATEMENT**

**SERIES 1997-B**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

**MBNA MASTER CREDIT CARD TRUST II**

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**MONTHLY PERIOD ENDING FEBRUARY 28, 2006**

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The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

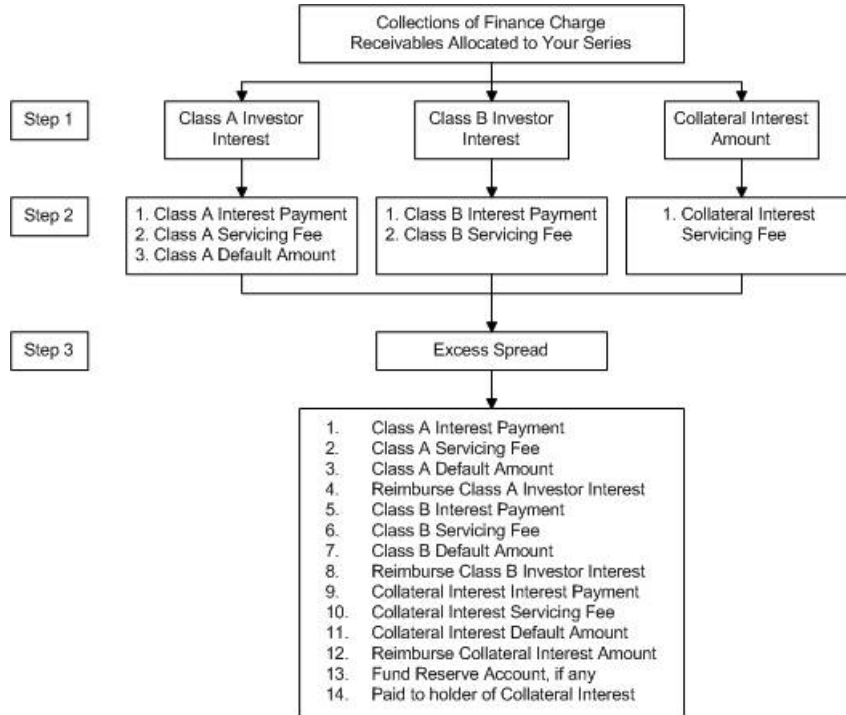
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Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

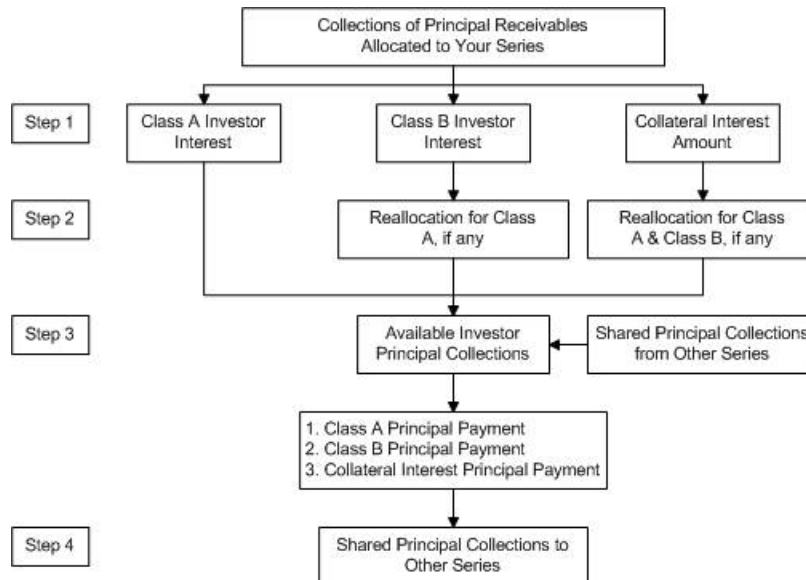
Series 1997-B Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on May 14, 1997
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1997-B Supplement previously filed by the Registrant with the SEC.

**Allocations of Collections of Finance Charge Receivables**



**Allocations of Collections of Principal Receivables**



B. *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	\$	3.678889
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	\$	3.826667
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	\$	4.293333
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

C. *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	\$	137,762,426.26
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$	12,155,503.30
(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	\$	12,155,503.30

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	\$	70,292,665,257.60
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(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	<u>\$ 1,000,000,000.00</u>
(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	<u>\$ 1,000,000,000.00</u>
(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	<u>\$ 850,000,000.00</u>
(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	<u>\$ 850,000,000.00</u>
(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	<u>\$ 75,000,000.00</u>
(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	<u>\$ 75,000,000.00</u>
(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	<u>\$ 75,000,000.00</u>
(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	<u>\$ 75,000,000.00</u>
(j)	The Floating Investor Percentage with respect to the period:	
	February 1, 2006 through February 8, 2006	1.42%
	February 9, 2006 through February 28, 2006	<u>1.40%</u>
(k)	The Class A Floating Allocation with respect to the related Monthly Period	<u>0.850</u>
(l)	The Class B Floating Allocation with respect to the related Monthly Period	<u>0.075</u>
(m)	The Class C Floating Allocation with respect to the related Monthly Period	<u>0.075</u>
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	<u>N/A</u>
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	<u>N/A</u>
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	<u>N/A</u>
(q)	The Class C Fixed Allocation with respect to the related Monthly Period	<u>N/A</u>

### 3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	<u>\$ 380,272,763.39</u>

### 4. 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:

	<u>Percentage of Total Receivables</u>	<u>Aggregate Account Balance</u>
(a) 30 - 59 days:	1.62%	<u>\$ 1,159,461,617.42</u>
(b) 60 - 89 days:	0.87%	<u>\$ 620,295,309.64</u>
(c) 90 - 119 days:	0.71%	<u>\$ 506,873,976.48</u>
(d) 120 - 149 days:	0.66%	<u>\$ 471,993,355.76</u>
(e) 150 - 179 days:	0.67%	<u>\$ 476,996,511.52</u>
(f) 180 – or more days:	0.00%	<u>\$ 1,462,464.40</u>
Total:	4.53%	<u>\$ 3,237,083,235.22</u>

### 5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	<u>\$ 2,381,036.46</u>
(b) The Class A Investor Default Amount for the related Monthly Period	<u>\$ 2,023,881.14</u>
(c) The Class B Investor Default Amount for the related Monthly Period	<u>\$ 178,577.66</u>
(d) The Class C Default Amount for the related Monthly Period	<u>\$ 178,577.66</u>

### 6. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	<u>\$ 0.00</u>
(b) The aggregate amount of Class A Investor Charge Offs set forth in 6 (a) above per \$1,000 of original certificate principal amount	<u>\$ 0.00</u>
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	<u>\$ 0.00</u>
(d) The aggregate amount of Class B Investor Charge Offs set forth in 6 (c) above per \$1,000 of original certificate principal amount	<u>\$ 0.00</u>
(e) The aggregate amount of Class C Investor Charge Offs for the related Monthly Period	<u>\$ 0.00</u>



(f) The aggregate amount of Class C Investor Charge Offs set forth in 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

**7. Investor Servicing Fee**

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

**8. Reallocations**

(a) The amount of Reallocated Class C Principal Collections with respect to this Distribution Date	\$	0.00
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(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
(c) The Class C Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
(d) The Class C Adjusted Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
(e) The Class B Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
(g) The Class A Investor Interest as of the close of business on this Distribution Date	\$	850,000,000.00
(h) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	850,000,000.00

**9. Principal Funding Account**

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
(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

**10. Reserve Account**

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

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

**11. Available Funds**

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 12,263,057.84
<hr/>	
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,082,034.19
<hr/>	
(c) The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,082,034.19
<hr/>	

**12. Collection of Finance Charge Receivables**

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$ 12,794,307.84
<hr/>	
(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 1,128,909.19
<hr/>	
(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests	\$ 1,128,909.19
<hr/>	

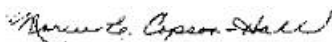
**13. Portfolio Yield**

(a) The Portfolio Yield for the related Monthly Period	15.21%
<hr/>	
(b) The Portfolio Adjusted Yield	5.70%
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*D. LIBOR Determinations*

LIBOR rates for the Interest Period of February 15, 2006 to March 14, 2006:	4.57000%
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**MBNA AMERICA BANK, NATIONAL ASSOCIATION,  
Servicer**

By: 

**Name: Marcie E. Copson-Hall**

**Title: Executive Vice President**

**FORM OF MONTHLY CERTIFICATEHOLDERS'  
STATEMENT**

**SERIES 1998-E**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

**MBNA MASTER CREDIT CARD TRUST II**

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**MONTHLY PERIOD ENDING FEBRUARY 28, 2006**

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The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

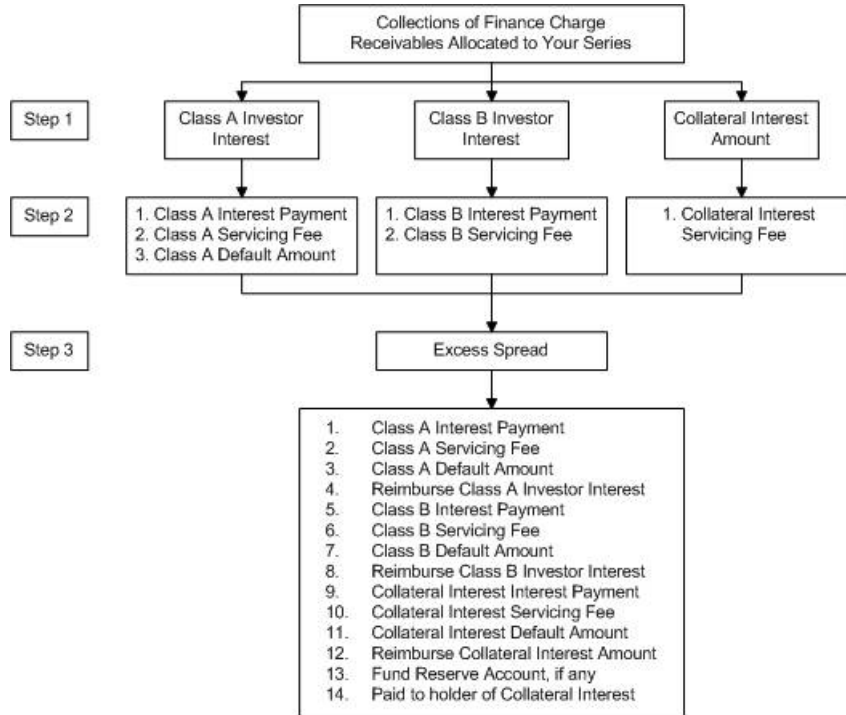
Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

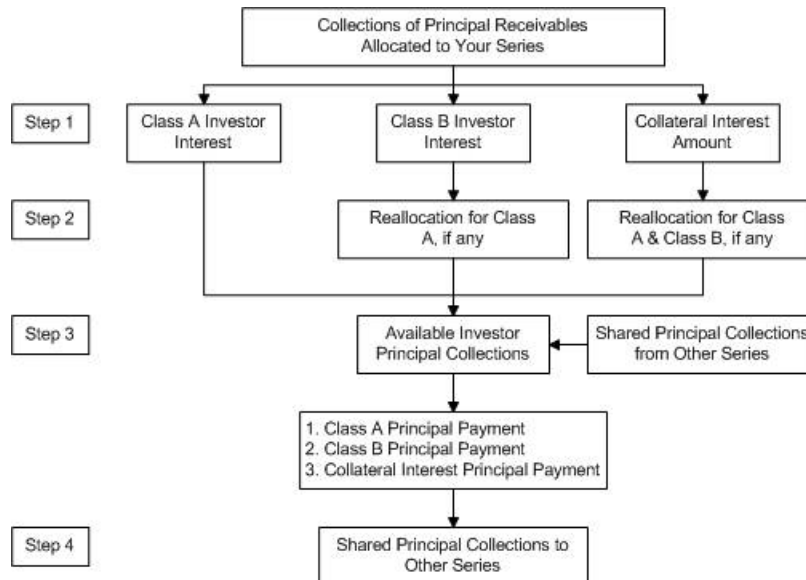
Series 1998-E Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 14, 1998
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1998-E Supplement previously filed by the Registrant with the SEC.

**Allocations of Collections of Finance Charge Receivables**



**Allocations of Collections of Principal Receivables**



*B. 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

*C. 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	\$	3.690556
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	\$	3.834444
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

*D. 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

E. 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	<u>\$ 121,555,087.22</u>
(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	<u>\$ 10,729,263.92</u>
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	<u>\$ 10,729,263.92</u>

**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	<u>\$ 70,292,665,257.60</u>
(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	<u>\$ 882,400,000.00</u>
(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	<u>\$ 882,400,000.00</u>
(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	<u>\$ 750,000,000.00</u>
(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	<u>\$ 750,000,000.00</u>
(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	<u>\$ 66,200,000.00</u>
(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	<u>\$ 66,200,000.00</u>
(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	<u>\$ 66,200,000.00</u>



(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, 2006 through February 8, 2006	1.25%
	February 9, 2006 through February 28, 2006	1.24%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(l)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

### 3. **Shared Principal Collections**

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

### 4. **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:

	<u>Percentage of Total Receivables</u>	<u>Aggregate Account Balance</u>
(a) 30 - 59 days:	1.62%	\$ 1,159,461,617.42
(b) 60 - 89 days:	0.87%	\$ 620,295,309.64
(c) 90 - 119 days:	0.71%	\$ 506,873,976.48
(d) 120 - 149 days:	0.66%	\$ 471,993,355.76
(e) 150 - 179 days:	0.67%	\$ 476,996,511.52
(f) 180 – or more days:	0.00%	\$ 1,462,464.40
Total:	4.53%	\$ 3,237,083,235.22

### 5. **Investor Default Amount**

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 2,101,026.81
(b) The Class A Investor Default Amount for the related Monthly Period	\$ 1,785,777.51
(c) The Class B Investor Default Amount for the related Monthly Period	\$ 157,624.65
(d) The Collateral Default Amount for the related Monthly Period	\$ 157,624.65

**6. 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 6 (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 6 (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 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
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**7. 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

**8. 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 the Distribution Date	\$	66,200,000.00
(f) The Class B Adjusted Investor Interest as of the close of business on the 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

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

**10. 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)	\$ 6,151,433.66
(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$ 2,767,916.67
(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$ 253,840.22
(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 10,916.74

**11. Available Funds**

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 10,831,261.26
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 955,076.53
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 955,076.53

**12. 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	\$ 11,300,011.26
(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	\$ 996,451.53
(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 996,451.53

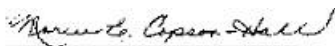
**13. Portfolio Yield**

(a) The Portfolio Yield for the related Monthly Period	15.22%
(b) The Portfolio Adjusted Yield	5.67%

*F. Floating Rate Determinations*

LIBOR rates for the related Interest Period: Class A and Class B determination -	4.60000%
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**MBNA AMERICA BANK, NATIONAL  
ASSOCIATION,  
Servicer**

By: 

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

**FORM OF MONTHLY CERTIFICATEHOLDERS'  
STATEMENT**

**SERIES 1998-G**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

**MBNA MASTER CREDIT CARD TRUST II**

**MONTHLY PERIOD ENDING FEBRUARY 28, 2006**

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

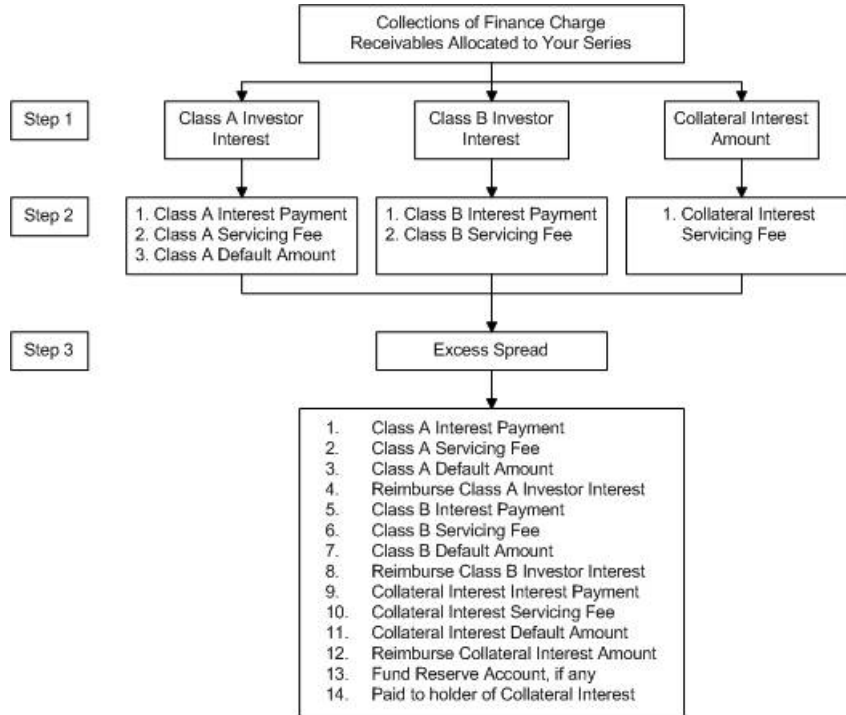
Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

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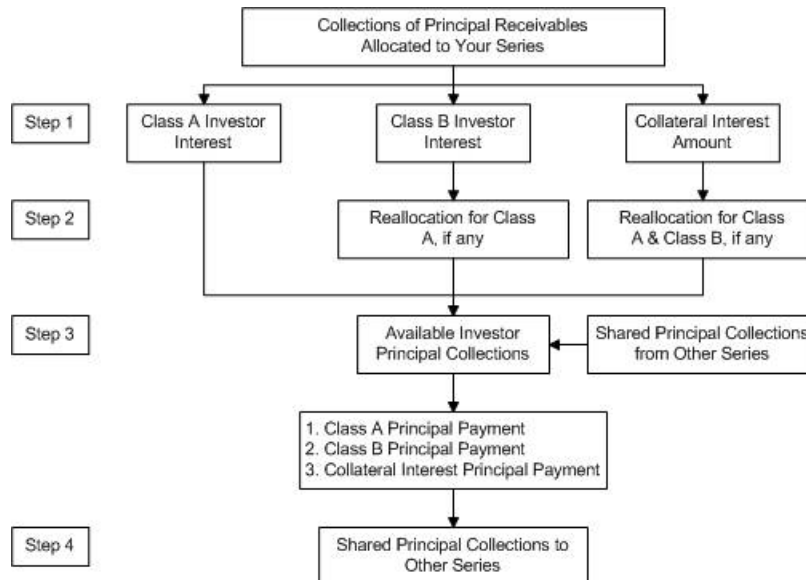
Series 1998-G Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on November 13, 1998
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Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
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Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1998-G Supplement previously filed by the Registrant with the SEC.

**Allocations of Collections of Finance Charge Receivables**



**Allocations of Collections of Principal Receivables**



B. *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	\$	3.655556
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	\$	3.865556
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	\$	4.231111
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$	0.000000

C. *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	\$	103,321,822.57
(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	\$	9,116,628.47
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	9,116,628.47

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	\$	70,292,665,257.60
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(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 Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest 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, 2006 through February 8, 2006	1.07%
	February 9, 2006 through February 28, 2006	1.05%
(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. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	<u>\$ 380,272,763.39</u>

#### 4. **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:

	<u>Percentage of Total Receivables</u>	<u>Aggregate Account Balance</u>
(a) 30 - 59 days:	<u>1.62%</u>	<u>\$ 1,159,461,617.42</u>
(b) 60 - 89 days:	<u>0.87%</u>	<u>\$ 620,295,309.64</u>
(c) 90 - 119 days:	<u>0.71%</u>	<u>\$ 506,873,976.48</u>
(d) 120 - 149 days:	<u>0.66%</u>	<u>\$ 471,993,355.76</u>
(e) 150 - 179 days:	<u>0.67%</u>	<u>\$ 476,996,511.52</u>
(f) 180 – or more days:	<u>0.00%</u>	<u>\$ 1,462,464.40</u>
Total:	<u>4.53%</u>	<u>\$ 3,237,083,235.22</u>

#### 5. **Investor Default Amount**

(a) The Aggregate Investor Default Amount for the related Monthly Period	<u>\$ 1,785,777.42</u>
(b) The Class A Investor Default Amount for the related Monthly Period	<u>\$ 1,517,910.90</u>
(c) The Class B Investor Default Amount for the related Monthly Period	<u>\$ 133,933.26</u>
(d) The Collateral Default Amount for the related Monthly Period	<u>\$ 133,933.26</u>

#### 6. **Investor Charge Offs**

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	<u>\$ 0.00</u>
(b) The aggregate amount of Class A Investor Charge Offs set forth in 6 (a) above per \$1,000 of original certificate principal amount	<u>\$ 0.00</u>
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	<u>\$ 0.00</u>
(d) The aggregate amount of Class B Investor Charge Offs set forth in 6 (c) above per \$1,000 of original certificate principal amount	<u>\$ 0.00</u>
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	<u>\$ 0.00</u>
(f) The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount	<u>\$ 0.00</u>

(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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

**7. 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

**8. 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
(f) The Class A Investor Interest as of the close of business on this Distribution Date	\$ 637,500,000.00
(g) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 637,500,000.00

**9. Principal Funding Account**

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
(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

**10. Available Funds**

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 9,197,293.48
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 811,525.62
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 811,525.62

**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	\$ 9,595,730.98
(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	\$ 846,681.87
(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	\$ 846,681.87

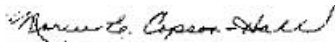
**12. Portfolio Yield**

(a) The Portfolio Yield for the related Monthly Period	15.21%
(b) The Portfolio Adjusted Yield	5.73%

*D. Floating Rate Determinations*

LIBOR rates for the related Interest Period:	
Class A and Class B determination -	4.57000%
Collateral Interest determination -	4.57000%

**MBNA AMERICA BANK, NATIONAL ASSOCIATION,  
Servicer**

By: 

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

**FORM OF MONTHLY CERTIFICATEHOLDERS'  
STATEMENT**

**SERIES 1999-B**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

**MBNA MASTER CREDIT CARD TRUST II**

**MONTHLY PERIOD ENDING FEBRUARY 28, 2006**

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

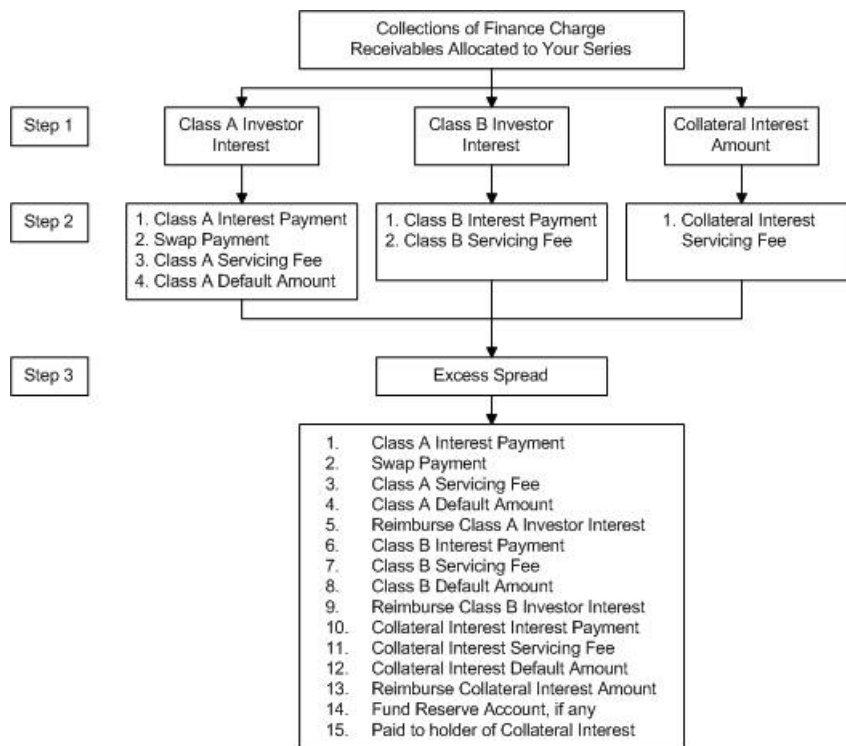
Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

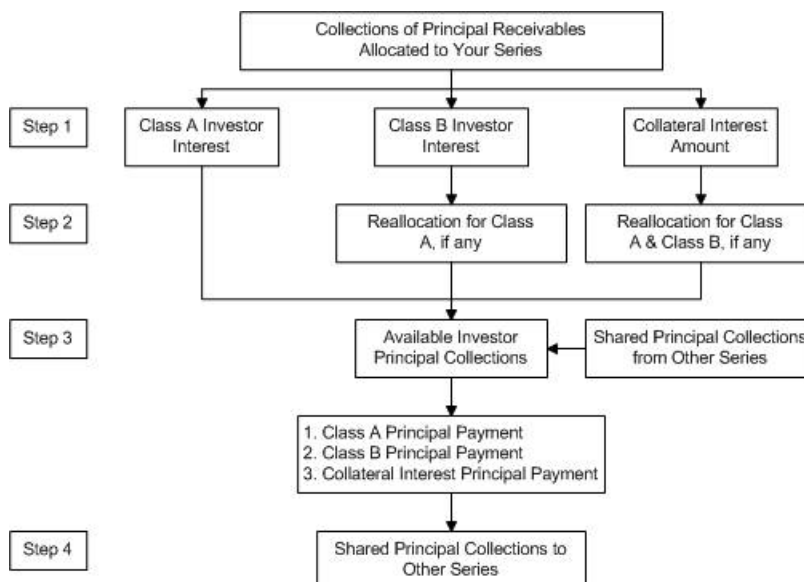
Series 1999-B Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.2 to MBNA's Form 8-K filed with the SEC on May 17, 1999
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1999-B Supplement previously filed by the Registrant with the SEC.

**Allocations of Collections of Finance Charge Receivables**



**Allocations of Collections of Principal Receivables**



B. 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 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 Minimum Monthly Interest	\$	5.541667
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	\$	0.000000

*C. 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	\$	103,321,822.57
(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	\$	9,116,628.47
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	9,116,628.47

**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	\$	70,292,665,257.60
(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 Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$ 56,250,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period	\$ 56,250,000.00
(j)	The Floating Investor Percentage with respect to the period:	
	February 1, 2006 through February 8, 2006	1.07%
	February 9, 2006 through February 28, 2006	1.05%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(l)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

### 3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

**4. 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:

	<u>Percentage of Total Receivables</u>	<u>Aggregate Account Balance</u>
(a) 30 - 59 days:	1.62%	\$ 1,159,461,617.42
(b) 60 - 89 days:	0.87%	\$ 620,295,309.64
(c) 90 - 119 days:	0.71%	\$ 506,873,976.48
(d) 120 - 149 days:	0.66%	\$ 471,993,355.76
(e) 150 - 179 days:	0.67%	\$ 476,996,511.52
(f) 180 – or more days:	0.00%	\$ 1,462,464.40
Total:	4.53%	\$ 3,237,083,235.22

**5. Investor Default Amount**

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,785,777.42
(b) The Class A Investor Default Amount for the related Monthly Period	\$ 1,517,910.90
(c) The Class B Investor Default Amount for the related Monthly Period	\$ 133,933.26
(d) The Collateral Default Amount for the related Monthly Period	\$ 133,933.26

**6. 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 6 (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 6 (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 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

**7. 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

**8. 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 this 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

**9. 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	\$ 10,405,897.15
(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	\$ 846,681.87
(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	\$ 846,681.87

**10. 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
		<hr/>

**11. Reserve Account**

(a) The Reserve Draw Amount on the related Transfer Date	\$	0.00
		<hr/>
(b) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
		<hr/>
(c) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
		<hr/>
(d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
		<hr/>

**12. Swap Reserve Fund**

(a) The Swap Reserve Draw Amount on the related Transfer Date	\$	0.00
		<hr/>
(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
		<hr/>

**13. Swap Cash Flows**

(a) The amount of the Net Swap Receipt for the related Transfer Date	\$	810,166.17
		<hr/>
(b) The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
		<hr/>

**14. Available Funds**

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	10,007,459.65
		<hr/>
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	811,525.62
		<hr/>
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	811,525.62
		<hr/>

**15. Portfolio Yield**

(a) The Portfolio Yield for the related Monthly Period	<hr/>	15.21%
(b) The Portfolio Adjusted Yield	<hr/>	5.54%

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

1. Has the Interest Reserve Account been established?	<hr/>	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,  
Servicer**

By: *Marcie E. Copson-Hall*

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

**FORM OF MONTHLY CERTIFICATEHOLDERS'  
STATEMENT**

**SERIES 1999-D**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

**MBNA MASTER CREDIT CARD TRUST II**

**MONTHLY PERIOD ENDING FEBRUARY 28, 2006**

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

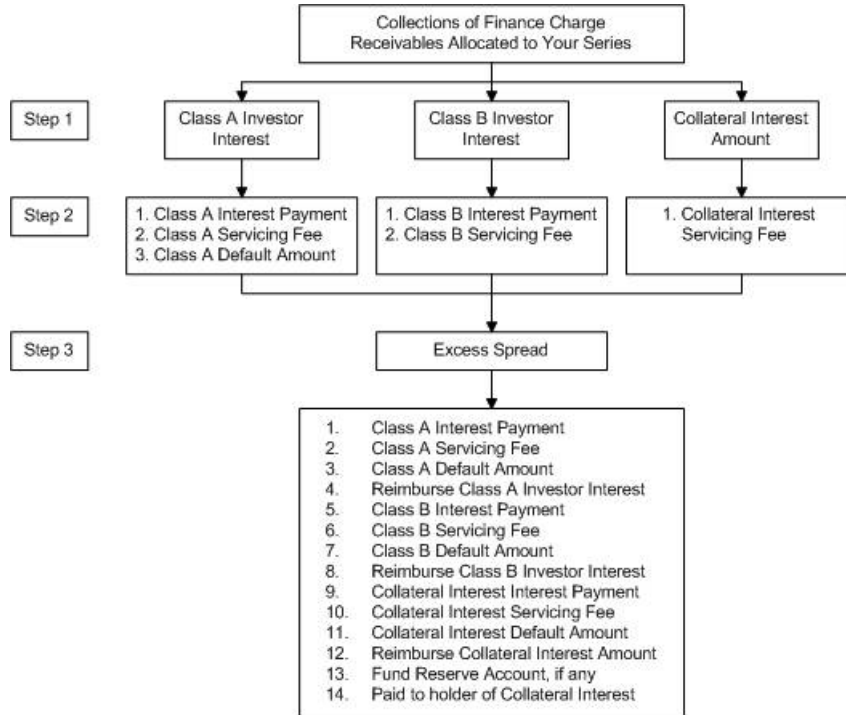
Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

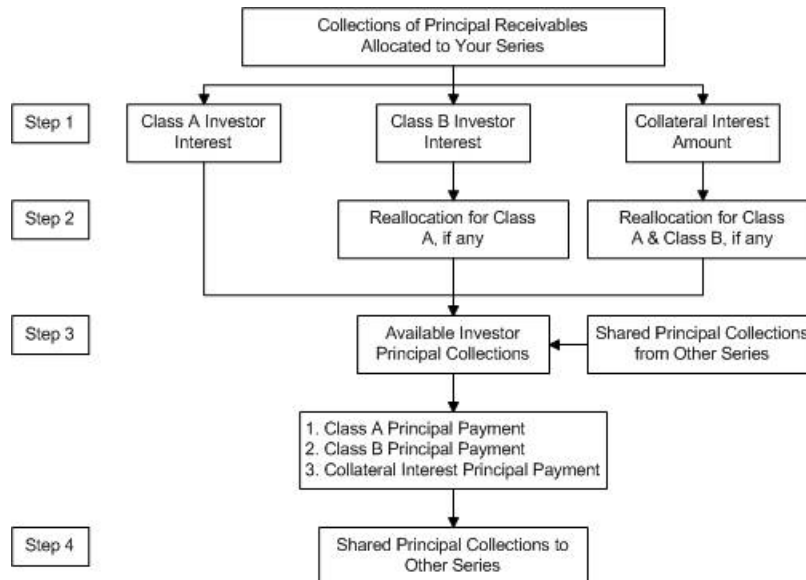
Series 1999-D Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on July 14, 1999
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1999-D Supplement previously filed by the Registrant with the SEC.

**Allocations of Collections of Finance Charge Receivables**



**Allocations of Collections of Principal Receivables**





B. *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	\$	3.702222
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 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 Minimum Monthly Interest	\$	5.791667
11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	\$	0.000000

C. *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	\$	68,881,215.13
(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	\$	6,077,753.47
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	6,077,753.47

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	\$	70,292,665,257.60
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(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	<u>\$ 500,000,000.00</u>
(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	<u>\$ 500,000,000.00</u>
(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	<u>\$ 425,000,000.00</u>
(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	<u>\$ 425,000,000.00</u>
(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	<u>\$ 37,500,000.00</u>
(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	<u>\$ 37,500,000.00</u>
(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	<u>\$ 37,500,000.00</u>
(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	<u>\$ 37,500,000.00</u>
(j)	The Floating Investor Percentage with respect to the period:	
	February 1, 2006 through February 8, 2006	0.71%
	February 9, 2006 through February 28, 2006	<u>0.70%</u>
(k)	The Class A Floating Allocation with respect to the related Monthly Period	<u>0.850</u>
(l)	The Class B Floating Allocation with respect to the related Monthly Period	<u>0.075</u>
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	<u>0.075</u>
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	<u>N/A</u>
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	<u>N/A</u>
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	<u>N/A</u>
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	<u>N/A</u>

### 3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

### 4. 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:

	<u>Percentage of Total Receivables</u>	<u>Aggregate Account Balance</u>
(a) 30 - 59 days:	1.62%	\$ 1,159,461,617.42
(b) 60 - 89 days:	0.87%	\$ 620,295,309.64
(c) 90 - 119 days:	0.71%	\$ 506,873,976.48
(d) 120 - 149 days:	0.66%	\$ 471,993,355.76
(e) 150 - 179 days:	0.67%	\$ 476,996,511.52
(f) 180 – or more days:	0.00%	\$ 1,462,464.40
Total:	4.53%	\$ 3,237,083,235.22

### 5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,190,518.27
(b) The Class A Investor Default Amount for the related Monthly Period	\$ 1,011,940.59
(c) The Class B Investor Default Amount for the related Monthly Period	\$ 89,288.84
(d) The Collateral Default Amount for the related Monthly Period	\$ 89,288.84

### 6. 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 6 (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 6 (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 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

**7. 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

**8. Reallocations**

(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
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(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
(c) The Collateral Interest 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 this 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
(g) The Class A Investor Interest as of the close of business on this Distribution Date	\$	425,000,000.00
(h) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	425,000,000.00

**9. Principal Funding Account**

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
(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

**10. Available Funds**

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 6,131,528.94
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 541,017.26
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 541,017.26

**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	\$ 6,397,153.94
(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$ 564,454.76
(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	\$ 564,454.76

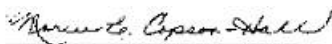
**12. Portfolio Yield**

(a) The Portfolio Yield for the related Monthly Period	15.21%
(b) The Portfolio Adjusted Yield	5.43%

*D. Floating Rate Determinations*

LIBOR rate for the Interest Period ending on this Distribution Date:	4.57000%
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**MBNA AMERICA BANK, NATIONAL ASSOCIATION,  
Servicer**

By: 

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

**FORM OF MONTHLY CERTIFICATEHOLDERS'  
STATEMENT**

**SERIES 1999-J**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

**MBNA MASTER CREDIT CARD TRUST II**

**MONTHLY PERIOD ENDING FEBRUARY 28, 2006**

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

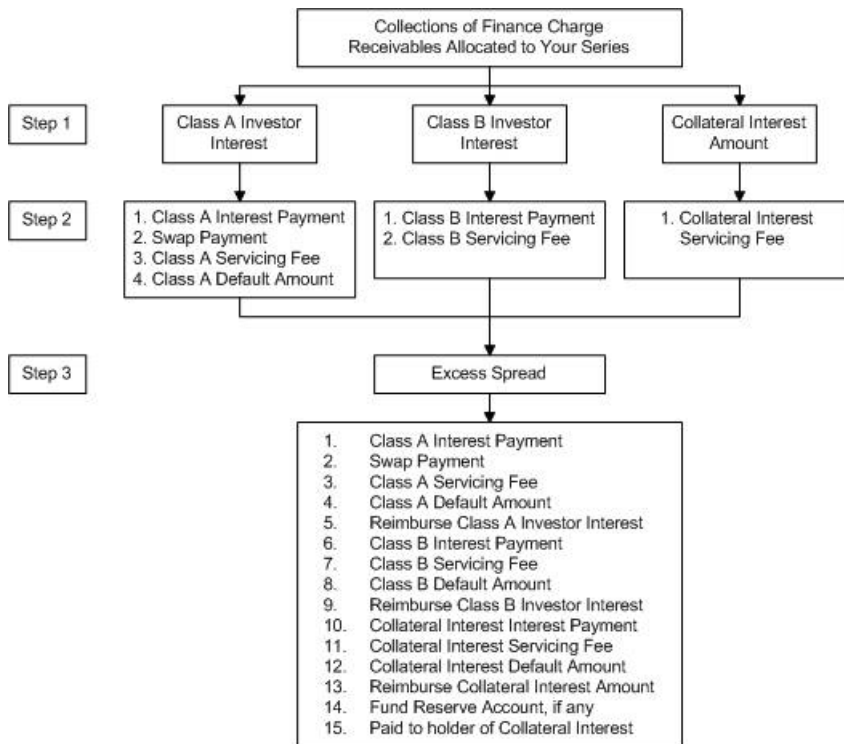
Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

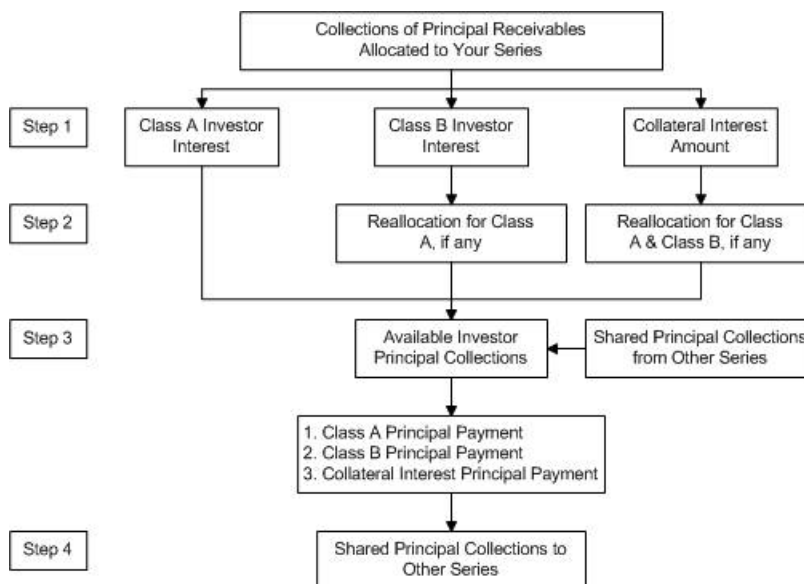
Series 1999-J Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.2 to MBNA's Form 8-K filed with the SEC on November 12, 1999
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1999-J Supplement previously filed by the Registrant with the SEC.

**Allocations of Collections of Finance Charge Receivables**



**Allocations of Collections of Principal Receivables**



B. 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 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 Minimum Monthly Interest	\$	6.541667
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	\$	0.000000

*C. 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	\$	137,762,426.26
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$	12,155,503.30
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	12,155,503.30

**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	\$	70,292,665,257.60
(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, 2006 through February 8, 2006	1.42%
	February 9, 2006 through February 28, 2006	1.40%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(l)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

### 3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	<u>\$ 380,272,763.39</u>

**4. 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:

	<u>Percentage of Total Receivables</u>	<u>Aggregate Account Balance</u>
(a) 30 - 59 days:	<u>1.62%</u>	<u>\$ 1,159,461,617.42</u>
(b) 60 - 89 days:	<u>0.87%</u>	<u>\$ 620,295,309.64</u>
(c) 90 - 119 days:	<u>0.71%</u>	<u>\$ 506,873,976.48</u>
(d) 120 - 149 days:	<u>0.66%</u>	<u>\$ 471,993,355.76</u>
(e) 150 - 179 days:	<u>0.67%</u>	<u>\$ 476,996,511.52</u>
(f) 180 – or more days:	<u>0.00%</u>	<u>\$ 1,462,464.40</u>
Total:	<u>4.53%</u>	<u>\$ 3,237,083,235.22</u>

**5. Investor Default Amount**

(a) The Aggregate Investor Default Amount for the related Monthly Period	<u>\$ 2,381,036.46</u>
(b) The Class A Investor Default Amount for the related Monthly Period	<u>\$ 2,023,881.14</u>
(c) The Class B Investor Default Amount for the related Monthly Period	<u>\$ 178,577.66</u>
(d) The Collateral Default Amount for the related Monthly Period	<u>\$ 178,577.66</u>

**6. Investor Charge Offs**

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	<u>\$ 0.00</u>
(b) The aggregate amount of Class A Investor Charge Offs set forth in 6 (a) above per \$1,000 of original certificate principal amount	<u>\$ 0.00</u>
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	<u>\$ 0.00</u>
(d) The aggregate amount of Class B Investor Charge Offs set forth in 6 (c) above per \$1,000 of original certificate principal amount	<u>\$ 0.00</u>
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	<u>\$ 0.00</u>
(f) The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount	<u>\$ 0.00</u>

(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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

**7. 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

**8. 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 this Distribution Date	\$ 75,000,000.00
(e) The Class B Investor Interest as of the close of business on this Distribution Date	\$ 75,000,000.00
(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 75,000,000.00
(g) The Class A Investor Interest as of the close of business on this Distribution Date	\$ 850,000,000.00
(h) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 850,000,000.00

**9. 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	\$ 14,576,861.73
(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	\$ 1,128,909.19
(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	\$ 1,128,909.19

**10. 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

**11. 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

**12. 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

**13. Swap Cash Flows**

(a) The amount of the Net Swap Receipt for the related Transfer Date	\$	1,782,553.89
(b) The amount of the Net Swap Payment for the related Transfer Date	\$	0.00

**14. Available Funds**

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	14,045,611.73
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,082,034.19
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,082,034.19

**15. Portfolio Yield**

(a) The Portfolio Yield for the related Monthly Period		15.21%
(b) The Portfolio Adjusted Yield		5.26%

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

1. Has the Interest Reserve Account been established?		No

2. Has the Interest Reserve Account been funded? No
3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any \$ 0.00
4. How any funds withdrawn from the Interest Reserve Account were utilized  
N/A
5. Has the Interest Rate Swap been terminated? No

**MBNA AMERICA BANK, NATIONAL  
ASSOCIATION,  
Servicer**

By: *Marcie E. Copson-Hall*

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

CLASS A CUSIP 55262TEW9  
 CLASS B CUSIP 55262TEX7

**FORM OF MONTHLY CERTIFICATEHOLDERS'  
 STATEMENT**

**SERIES 1999-L**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

**MBNA MASTER CREDIT CARD TRUST II**

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**MONTHLY PERIOD ENDING FEBRUARY 28, 2006**

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The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

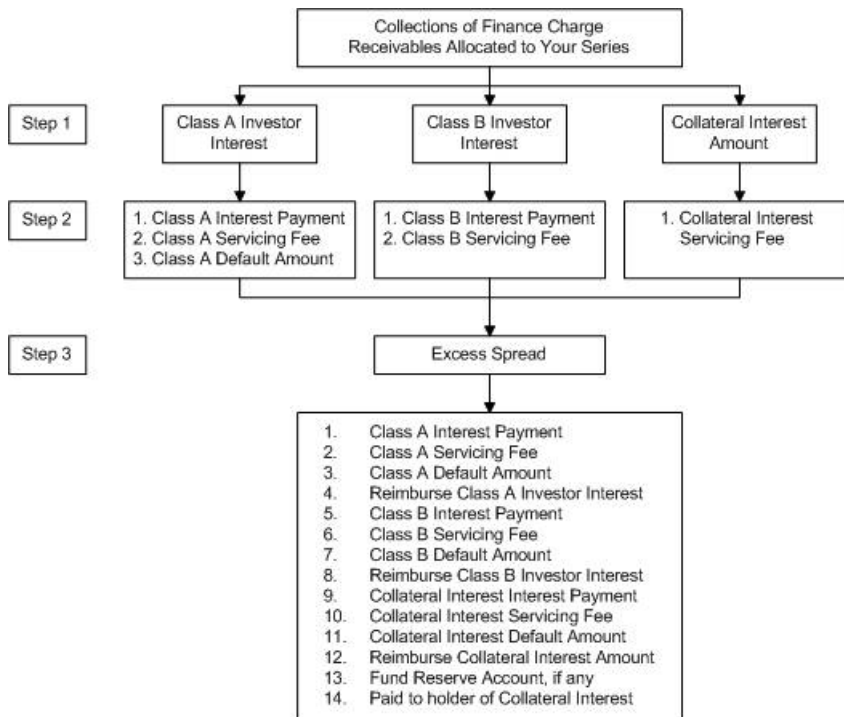
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 1999-L Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2000
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

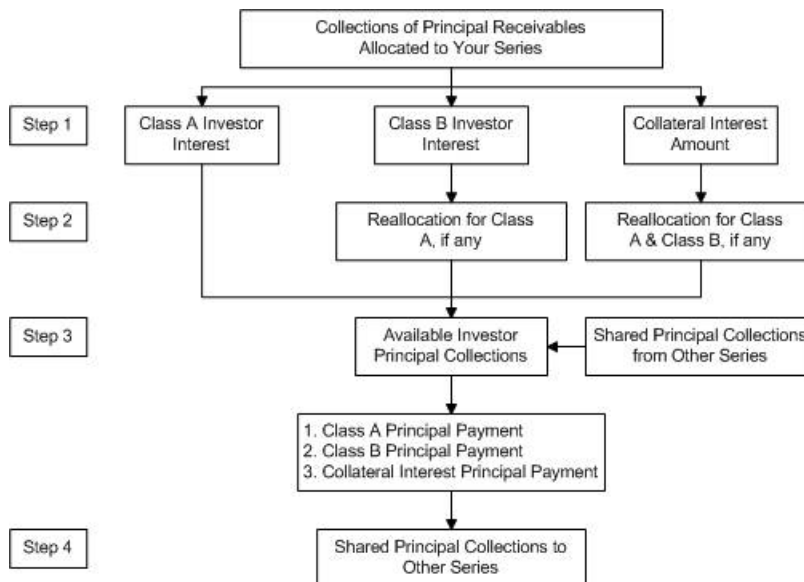


A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1999-L Supplement previously filed by the Registrant with the SEC.

**Allocations of Collections of Finance Charge Receivables**



**Allocations of Collections of Principal Receivables**



B. *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	\$	3.748889
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	\$	3.966667
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 Minimum Monthly Interest	\$	4.394444
11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	\$	0.000000

C. *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	\$	103,321,822.57
(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	\$	9,116,628.47
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	9,116,628.47

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	\$	70,292,665,257.60
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(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 Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$ 56,250,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period	\$ 56,250,000.00
(j)	The Floating Investor Percentage with respect to the period:	
	February 1, 2006 through February 8, 2006	1.07%
	February 9, 2006 through February 28, 2006	1.05%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(l)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

### 3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	<u>\$ 380,272,763.39</u>

### 4. 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:

	<u>Percentage of Total Receivables</u>	<u>Aggregate Account Balance</u>
(a) 30 - 59 days:	1.62%	<u>\$ 1,159,461,617.42</u>
(b) 60 - 89 days:	0.87%	<u>\$ 620,295,309.64</u>
(c) 90 - 119 days:	0.71%	<u>\$ 506,873,976.48</u>
(d) 120 - 149 days:	0.66%	<u>\$ 471,993,355.76</u>
(e) 150 - 179 days:	0.67%	<u>\$ 476,996,511.52</u>
(f) 180 – or more days:	0.00%	<u>\$ 1,462,464.40</u>
Total:	4.53%	<u>\$ 3,237,083,235.22</u>

### 5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	<u>\$ 1,785,777.42</u>
(b) The Class A Investor Default Amount for the related Monthly Period	<u>\$ 1,517,910.90</u>
(c) The Class B Investor Default Amount for the related Monthly Period	<u>\$ 133,933.26</u>
(d) The Collateral Default Amount for the related Monthly Period	<u>\$ 133,933.26</u>

### 6. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	<u>\$ 0.00</u>
(b) The aggregate amount of Class A Investor Charge Offs set forth in 6 (a) above per \$1,000 of original certificate principal amount	<u>\$ 0.00</u>
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	<u>\$ 0.00</u>
(d) The aggregate amount of Class B Investor Charge Offs set forth in 6 (c) above per \$1,000 of original certificate principal amount	<u>\$ 0.00</u>
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	<u>\$ 0.00</u>

(f) The aggregate amount of Collateral Charge Offs set forth in 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

**7. 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

**8. Reallocations**

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

**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
(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

**10. Available Funds**

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 9,197,293.48
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 811,525.62
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 811,525.62

**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	\$ 9,595,730.98
(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	\$ 846,681.87
(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	\$ 846,681.87

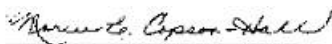
**12. Portfolio Yield**

(a) The Portfolio Yield for the related Monthly Period	15.21%
(b) The Portfolio Adjusted Yield	5.60%

*D. Floating Rate Determinations*

LIBOR rates for the related Interest Period: Class A and Class B determination -	4.57000%
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**MBNA AMERICA BANK, NATIONAL  
ASSOCIATION,  
Servicer**

By: 

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

**FORM OF MONTHLY CERTIFICATEHOLDERS'  
STATEMENT**

**SERIES 2000-D**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

**MBNA MASTER CREDIT CARD TRUST II**

**MONTHLY PERIOD ENDING FEBRUARY 28, 2006**

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

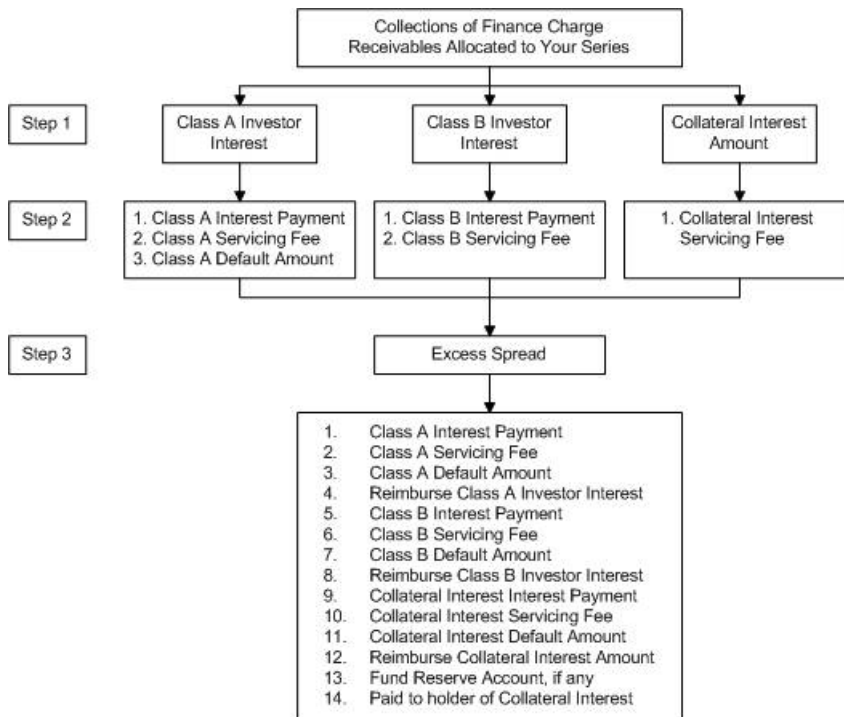
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 2000-D Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on July 14, 2000
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

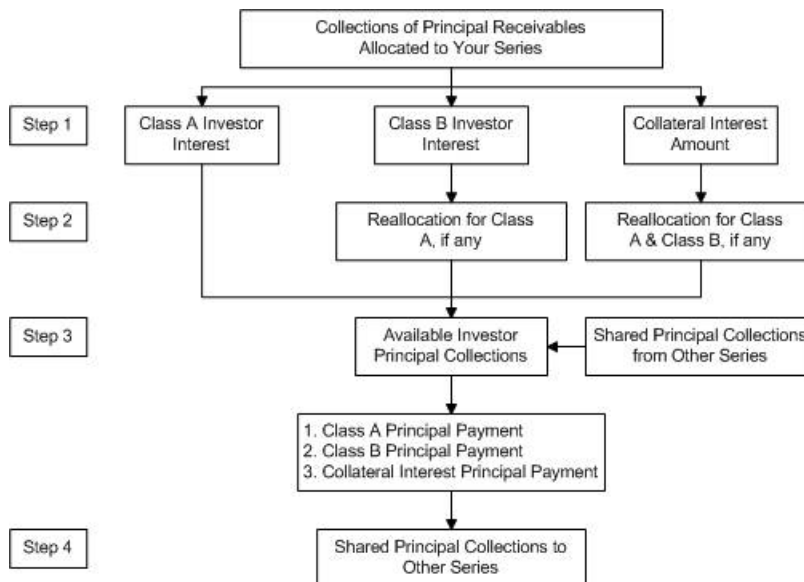


A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 2000-D Supplement previously filed by the Registrant with the SEC.

**Allocations of Collections of Finance Charge Receivables**



**Allocations of Collections of Principal Receivables**



*B. 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	\$ 3.710000
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	\$ 3.888889
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 Minimum Monthly Interest	\$ 7.000000
11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	\$ 0.000000

*C. 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	\$ 117,098,063.40
(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	\$ 10,332,185.39
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 10,332,185.39

**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	\$ 70,292,665,257.60
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(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 Investor 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, 2006 through February 8, 2006	1.21%
	February 9, 2006 through February 28, 2006	1.19%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(l)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

### 3. **Shared Principal Collections**

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

### 4. **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:

	<u>Percentage of Total Receivables</u>	<u>Aggregate Account Balance</u>
(a) 30 - 59 days:	1.62%	\$ 1,159,461,617.42
(b) 60 - 89 days:	0.87%	\$ 620,295,309.64
(c) 90 - 119 days:	0.71%	\$ 506,873,976.48
(d) 120 - 149 days:	0.66%	\$ 471,993,355.76
(e) 150 - 179 days:	0.67%	\$ 476,996,511.52
(f) 180 – or more days:	0.00%	\$ 1,462,464.40
Total:	4.53%	\$ 3,237,083,235.22

### 5. **Investor Default Amount**

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 2,023,881.32
(b) The Class A Investor Default Amount for the related Monthly Period	\$ 1,720,299.02
(c) The Class B Investor Default Amount for the related Monthly Period	\$ 151,791.15
(d) The Collateral Default Amount for the related Monthly Period	\$ 151,791.15

### 6. **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 6 (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 6 (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 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

**7. 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

**8. Reallocations**

(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00
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(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
(c) The Collateral Interest 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 this 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
(g) The Class A Investor Interest as of the close of business on this Distribution Date	\$	722,500,000.00
(h) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	722,500,000.00

**9. Principal Funding Account**

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
(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

**10. Available Funds**

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 10,423,599.28
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 919,729.67
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 919,729.67

**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	\$ 10,875,161.78
(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	\$ 959,573.42
(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	\$ 959,573.42

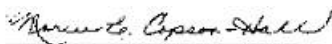
**12. Portfolio Yield**

(a) The Portfolio Yield for the related Monthly Period	15.21%
(b) The Portfolio Adjusted Yield	5.44%

*D. Floating Rate Determinations*

LIBOR rates for the related Interest Period: Class A and Class B determination -	4.57000%
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**MBNA AMERICA BANK, NATIONAL  
ASSOCIATION,  
Servicer**

By: 

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

CLASS A CUSIP 55262TFJ7  
 CLASS B CUSIP 55262TFK4

**FORM OF MONTHLY CERTIFICATEHOLDERS'  
 STATEMENT**

**SERIES 2000-E**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

**MBNA MASTER CREDIT CARD TRUST II**

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**MONTHLY PERIOD ENDING FEBRUARY 28, 2006**

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The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

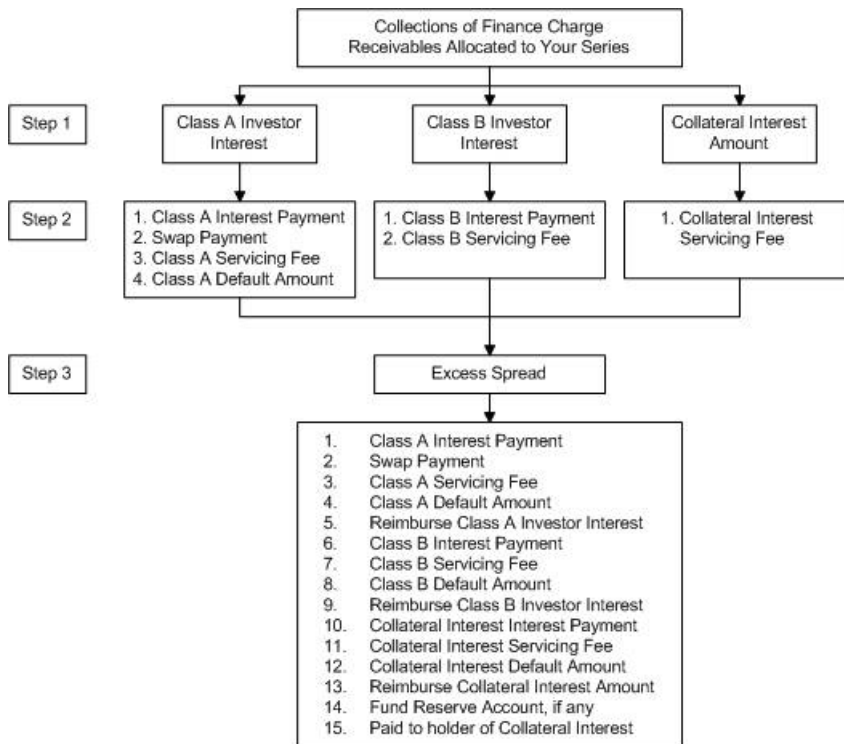
Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 2000-E Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.2 to MBNA's Form 8-K filed with the SEC on July 14, 2000
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
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Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

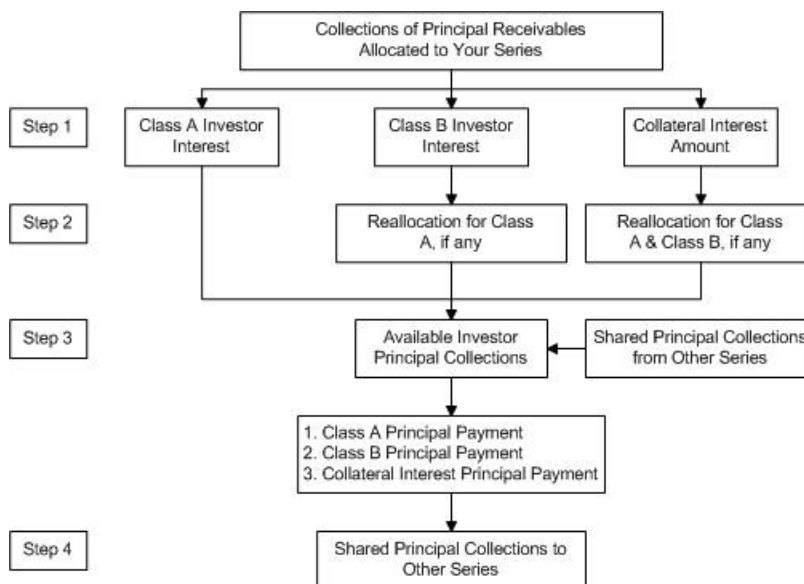


A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 2000-E Supplement previously filed by the Registrant with the SEC.

**Allocations of Collections of Finance Charge Receivables**



**Allocations of Collections of Principal Receivables**



*B. 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 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 Minimum Monthly Interest	\$	7.333333
11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	\$	0.000000

*C. 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	\$	81,036,718.41
(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$	7,293,302.66
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	7,293,302.66

**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	\$	70,292,665,257.60
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(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	<u>\$ 590,000,000.00</u>
(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	<u>\$ 590,000,000.00</u>
(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	<u>\$ 500,000,000.00</u>
(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	<u>\$ 500,000,000.00</u>
(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	<u>\$ 45,000,000.00</u>
(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	<u>\$ 45,000,000.00</u>
(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	<u>\$ 45,000,000.00</u>
(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	<u>\$ 45,000,000.00</u>
(j)	The Floating Investor Percentage with respect to the period:	
	February 1, 2006 through February 8, 2006	0.84%
	February 9, 2006 through February 28, 2006	<u>0.83%</u>
(k)	The Class A Floating Allocation with respect to the related Monthly Period	<u>0.847</u>
(l)	The Class B Floating Allocation with respect to the related Monthly Period	<u>0.076</u>
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	<u>0.076</u>
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	<u>N/A</u>
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	<u>N/A</u>
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	<u>N/A</u>
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	<u>N/A</u>

### 3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

### 4. 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:

	<u>Percentage of Total Receivables</u>	<u>Aggregate Account Balance</u>
(a) 30 - 59 days:	1.62%	\$ 1,159,461,617.42
(b) 60 - 89 days:	0.87%	\$ 620,295,309.64
(c) 90 - 119 days:	0.71%	\$ 506,873,976.48
(d) 120 - 149 days:	0.66%	\$ 471,993,355.76
(e) 150 - 179 days:	0.67%	\$ 476,996,511.52
(f) 180 – or more days:	0.00%	\$ 1,462,464.40
Total:	4.53%	\$ 3,237,083,235.22

### 5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,404,811.36
(b) The Class A Investor Default Amount for the related Monthly Period	\$ 1,190,518.26
(c) The Class B Investor Default Amount for the related Monthly Period	\$ 107,146.55
(d) The Collateral Default Amount for the related Monthly Period	\$ 107,146.55

### 6. 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 6 (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 6 (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 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

**7. 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

**8. Reallocations**

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00
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(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c) The Collateral Interest 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 this 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
(g) The Class A Investor Interest as of the close of business on this Distribution Date	\$ 500,000,000.00
(h) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 500,000,000.00

**9. Collection of Finance Charge Receivables**

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$ 8,926,391.18
(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	\$ 677,345.28
(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	\$ 677,345.28

**10. Principal Funding Account**

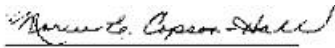
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

(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
<b>11. Reserve Account</b>			
(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
<b>12. Swap Reserve Fund</b>			
(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
<b>13. Swap Cash Flows</b>			
(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	1,400,327.78
(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
<b>14. Available Funds</b>			
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	8,613,891.18
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	649,220.28
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	649,220.28
<b>15. Portfolio Yield</b>			
(a)	The Portfolio Yield for the related Monthly Period		15.21%
(b)	The Portfolio Adjusted Yield		5.17%

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

1. Has the Interest Reserve Account been established? \_\_\_\_\_ No
2. Has the Interest Reserve Account been funded? \_\_\_\_\_ No
3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any \$ \_\_\_\_\_ 0.00
4. How any funds withdrawn from the Interest Reserve Account were utilized  
  
N/A
5. Has the Interest Rate Swap been terminated? \_\_\_\_\_ No

**MBNA AMERICA BANK, NATIONAL ASSOCIATION,  
Servicer**

By: 

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



**FORM OF MONTHLY CERTIFICATEHOLDERS'  
STATEMENT**

**SERIES 2000-H**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

**MBNA MASTER CREDIT CARD TRUST II**

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**MONTHLY PERIOD ENDING FEBRUARY 28, 2006**

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The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

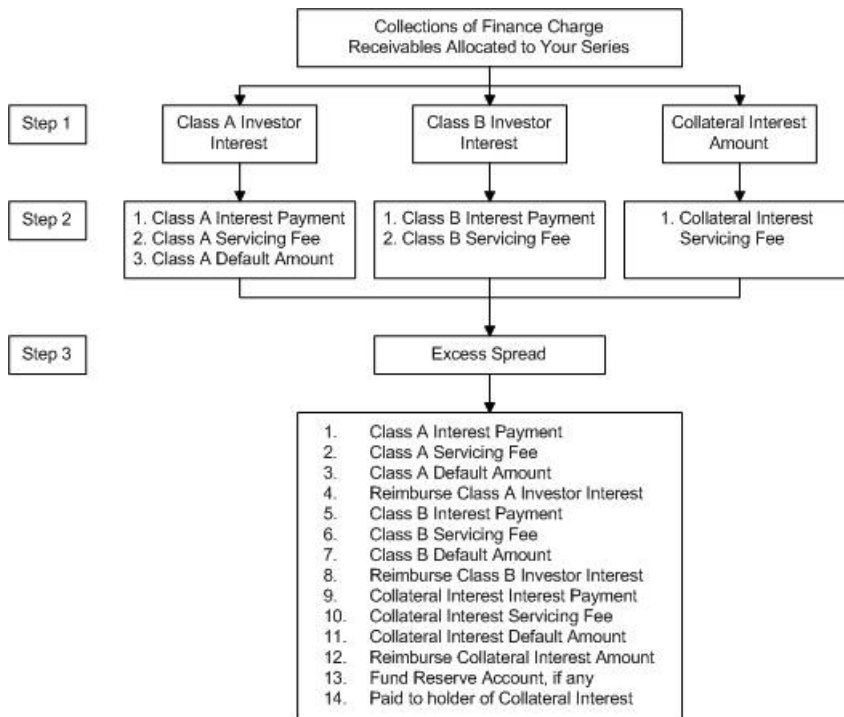
Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

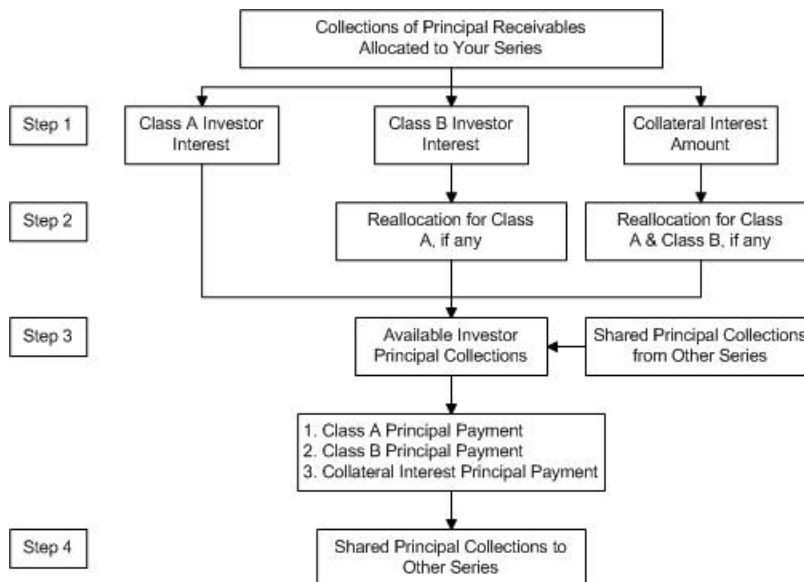
Series 2000-H Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
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A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 2000-H Supplement previously filed by the Registrant with the SEC.

**Allocations of Collections of Finance Charge Receivables**



**Allocations of Collections of Principal Receivables**



B. *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	\$	3.748889
5. The amount of distribution in respect of Class A Deficiency Amounts	\$	0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$	0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$	4.021111
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 Minimum Monthly Interest	\$	4.487778
11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	\$	0.000000

C. *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	\$	96,433,704.17
(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	\$	8,508,859.61
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	8,508,859.61

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	\$	70,292,665,257.60
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(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	<u>\$ 700,000,000.00</u>
(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	<u>\$ 700,000,000.00</u>
(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	<u>\$ 595,000,000.00</u>
(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	<u>\$ 595,000,000.00</u>
(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	<u>\$ 52,500,000.00</u>
(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	<u>\$ 52,500,000.00</u>
(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	<u>\$ 52,500,000.00</u>
(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	<u>\$ 52,500,000.00</u>
(j)	The Floating Investor Percentage with respect to the period:	
	February 1, 2006 through February 8, 2006	1.00%
	February 9, 2006 through February 28, 2006	<u>0.98%</u>
(k)	The Class A Floating Allocation with respect to the related Monthly Period	<u>0.850</u>
(l)	The Class B Floating Allocation with respect to the related Monthly Period	<u>0.075</u>
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	<u>0.075</u>
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	<u>N/A</u>
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	<u>N/A</u>
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	<u>N/A</u>
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	<u>N/A</u>

### 3. **Shared Principal Collections**

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

### 4. **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:

	<u>Percentage of Total Receivables</u>	<u>Aggregate Account Balance</u>
(a) 30 - 59 days:	1.62%	\$ 1,159,461,617.42
(b) 60 - 89 days:	0.87%	\$ 620,295,309.64
(c) 90 - 119 days:	0.71%	\$ 506,873,976.48
(d) 120 - 149 days:	0.66%	\$ 471,993,355.76
(e) 150 - 179 days:	0.67%	\$ 476,996,511.52
(f) 180 – or more days:	0.00%	\$ 1,462,464.40
Total:	4.53%	\$ 3,237,083,235.22

### 5. **Investor Default Amount**

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,666,725.87
(b) The Class A Investor Default Amount for the related Monthly Period	\$ 1,416,716.89
(c) The Class B Investor Default Amount for the related Monthly Period	\$ 125,004.49
(d) The Collateral Default Amount for the related Monthly Period	\$ 125,004.49

### 6. **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 6 (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 6 (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 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

**7. 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

**8. Reallocations**

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

**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
(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

**10. Available Funds**

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 8,584,140.90
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 757,424.54
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 757,424.54

**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	\$ 8,956,015.90
(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	\$ 790,237.04
(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	\$ 790,237.04

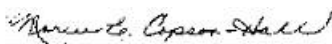
**12. Portfolio Yield**

(a) The Portfolio Yield for the related Monthly Period	15.21%
(b) The Portfolio Adjusted Yield	5.59%

*D. Floating Rate Determinations*

LIBOR rates for the related Interest Period: Class A and Class B determination -	4.57000%
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**MBNA AMERICA BANK, NATIONAL  
ASSOCIATION,  
Servicer**

By: 

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



**FORM OF MONTHLY CERTIFICATEHOLDERS'  
STATEMENT**

**SERIES 2000-L**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

**MBNA MASTER CREDIT CARD TRUST II**

**MONTHLY PERIOD ENDING FEBRUARY 28, 2006**

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

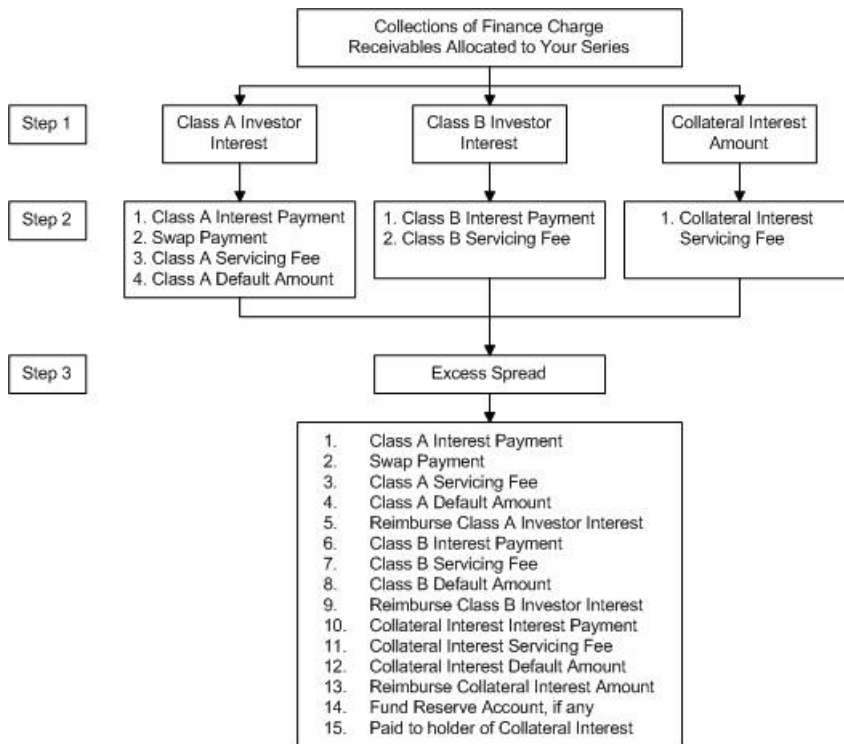
Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

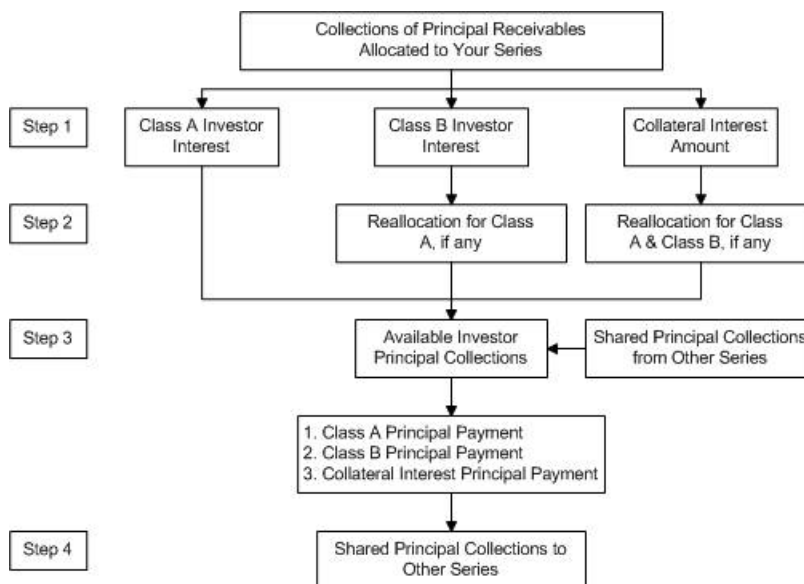
Series 2000-L Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on February 14, 2001
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 2000-L Supplement previously filed by the Registrant with the SEC.

**Allocations of Collections of Finance Charge Receivables**



**Allocations of Collections of Principal Receivables**



B. 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	\$	3.943333
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	\$	4.332222
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$	0.000000

*C. 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	\$	68,881,215.13
(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	\$	6,077,753.47
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	6,077,753.47

**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	\$	70,292,665,257.60
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00

(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 425,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 425,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 37,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 37,500,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period	\$ 37,500,000.00
(i)	The Floating Investor Percentage with respect to the period:	
	February 1, 2006 through February 8, 2006	0.71%
	February 9, 2006 through February 28, 2006	0.70%
(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. **Shared Principal Collections**

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

#### 4. 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:

	<u>Percentage of Total Receivables</u>	<u>Aggregate Account Balance</u>
(a) 30 - 59 days:	1.62%	\$ 1,159,461,617.42
(b) 60 - 89 days:	0.87%	\$ 620,295,309.64
(c) 90 - 119 days:	0.71%	\$ 506,873,976.48
(d) 120 - 149 days:	0.66%	\$ 471,993,355.76
(e) 150 - 179 days:	0.67%	\$ 476,996,511.52
(f) 180 – or more days:	0.00%	\$ 1,462,464.40
Total:	4.53%	\$ 3,237,083,235.22

#### 5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,190,518.27
(b) The Class A Investor Default Amount for the related Monthly Period	\$ 1,011,940.59
(c) The Class B Investor Default Amount for the related Monthly Period	\$ 89,288.84
(d) The Collateral Default Amount for the related Monthly Period	\$ 89,288.84

#### 6. 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 6 (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 6 (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 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

**7. 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

**8. 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 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
(f) The Class A Investor Interest as of the close of business on this Distribution Date	\$ 425,000,000.00
(g) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 425,000,000.00

**9. Principal Funding Account**

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00

**10. Reserve Account**

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

**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	\$ 738,555.55
(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	\$ 6,870,084.49
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 541,017.26
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 541,017.26

**14. 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	\$ 7,135,709.49
(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	\$ 564,454.76
(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	\$ 564,454.76

**15. Portfolio Yield**

(a) The Portfolio Yield for the related Monthly Period	15.21%
(b) The Portfolio Adjusted Yield	5.69%

*D. Floating Rate Determinations*

LIBOR rates for the related Interest Period:	
Class A and Class B determination -	4.57000%
Collateral Interest determination -	4.57000%

*E. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty*

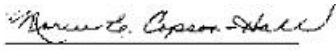
1. Has the Interest Reserve Account been established?	No
2. Has the Interest Reserve Account been funded?	No
3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any	\$ 0.00
4. How any funds withdrawn from the Interest Reserve Account were utilized	N/A



5. Has the Interest Rate Swap been terminated?

No

**MBNA AMERICA BANK, NATIONAL  
ASSOCIATION,  
Servicer**

By: 

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

CLASS A CUSIP 55262TGA5  
 CLASS B CUSIP 55262TGB3

**FORM OF MONTHLY CERTIFICATEHOLDERS'  
 STATEMENT**

**SERIES 2001-B**

**MBNA AMERICA BANK, NATIONAL ASSOCIATION**

**MBNA MASTER CREDIT CARD TRUST II**

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**MONTHLY PERIOD ENDING FEBRUARY 28, 2006**

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The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

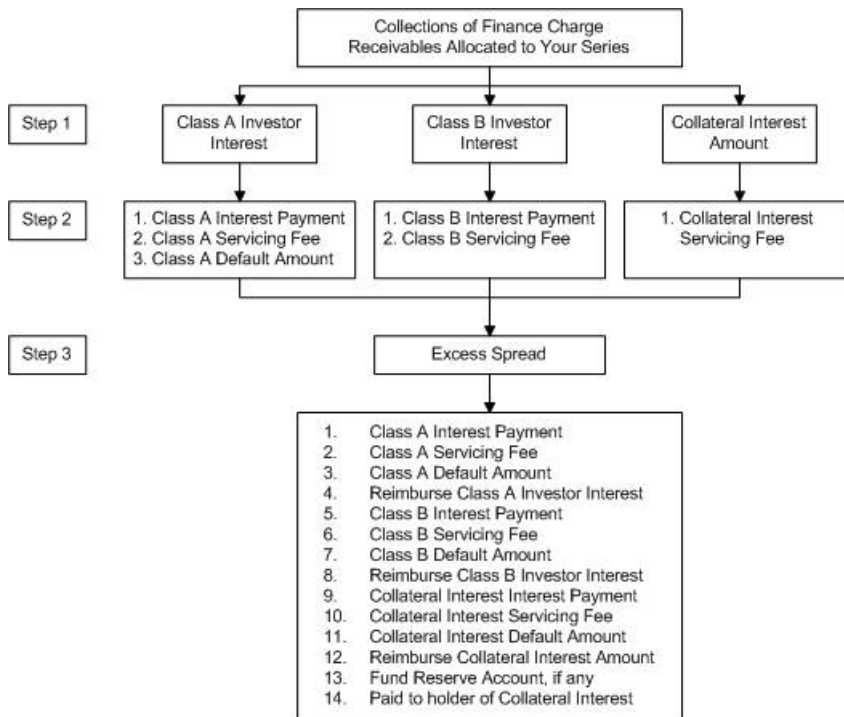
Capitalized terms used in this statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

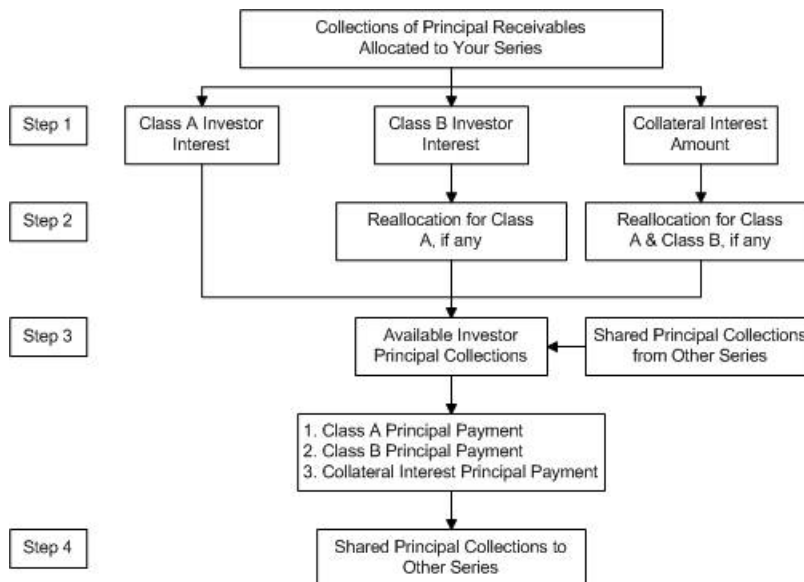
Series 2001-B Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on May 15, 2001
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1998-G Supplement previously filed by the Registrant with the SEC.

**Allocations of Collections of Finance Charge Receivables**



**Allocations of Collections of Principal Receivables**



B. *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	\$	3.756667
5. The amount of distribution in respect of Class A Deficiency Amounts	\$	0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$	0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$	4.021111
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	\$	6.041667
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$	0.000000

C. *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	\$	103,321,822.57
(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	\$	9,116,628.47
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	9,116,628.47

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	\$	70,292,665,257.60
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(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	<u>\$ 750,000,000.00</u>
(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	<u>\$ 750,000,000.00</u>
(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	<u>\$ 637,500,000.00</u>
(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	<u>\$ 637,500,000.00</u>
(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	<u>\$ 56,250,000.00</u>
(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	<u>\$ 56,250,000.00</u>
(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	<u>\$ 56,250,000.00</u>
(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	<u>\$ 56,250,000.00</u>
(j)	The Floating Investor Percentage with respect to the period:	
	February 1, 2006 through February 8, 2006	1.07%
	February 9, 2006 through February 28, 2006	<u>1.05%</u>
(k)	The Class A Floating Allocation with respect to the related Monthly Period	<u>0.850</u>
(l)	The Class B Floating Allocation with respect to the related Monthly Period	<u>0.075</u>
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	<u>0.075</u>
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	<u>N/A</u>
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	<u>N/A</u>
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	<u>N/A</u>
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	<u>N/A</u>

### 3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

### 4. 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:

	<u>Percentage of Total Receivables</u>	<u>Aggregate Account Balance</u>
(a) 30 - 59 days:	1.62%	\$ 1,159,461,617.42
(b) 60 - 89 days:	0.87%	\$ 620,295,309.64
(c) 90 - 119 days:	0.71%	\$ 506,873,976.48
(d) 120 - 149 days:	0.66%	\$ 471,993,355.76
(e) 150 - 179 days:	0.67%	\$ 476,996,511.52
(f) 180 – or more days:	0.00%	\$ 1,462,464.40
Total:	4.53%	\$ 3,237,083,235.22

### 5. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,785,777.42
(b) The Class A Investor Default Amount for the related Monthly Period	\$ 1,517,910.90
(c) The Class B Investor Default Amount for the related Monthly Period	\$ 133,933.26
(d) The Collateral Default Amount for the related Monthly Period	\$ 133,933.26

### 6. 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 6 (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 6 (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 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

**7. 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

**8. Reallocations**

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

**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
(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

**10. Available Funds**



(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 9,197,293.48
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 811,525.62
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 811,525.62

**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	\$ 9,595,730.98
(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	\$ 846,681.87
(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	\$ 846,681.87

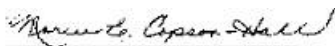
**12. Portfolio Yield**

(a) The Portfolio Yield for the related Monthly Period	15.21%
(b) The Portfolio Adjusted Yield	5.46%

*D. Floating Rate Determinations*

LIBOR rates for the related Interest Period:	
Class A and Class B determination -	4.57000%

**MBNA AMERICA BANK, NATIONAL ASSOCIATION,  
Servicer**

By: 

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