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 May 1, 2006 to May 31, 2006

Commission File Number of issuing entity: 333-104089-02

BA 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 FIA CARD SERVICES, 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 FIA Card Services, 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.)

MBNA Master Credit Card Trust II

(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 \underline{X} No ___

PART I – DISTRIBUTION INFORMATION

ITEM 1 - Distribution and Pool Performance Information.

Response to Item 1 is set forth in Exhibits 99.

Following the merger between Bank of America Corporation and MBNA Corporation, the following name changes were implemented with respect to the MBNA Master Trust credit card securitization platform, effective June 10, 2006:

Former Name	New Name
MBNA America Bank, National Association	FIA Card Services, National Association
MBNA Master Credit Card Trust II	BA Master Credit Card Trust II
MBNA Credit Card Master Note Trust	BA Credit Card Trust

In connection with these name changes, the series designation for the asset-backed notes issued by the BA Credit Card Trust (formerly known as the MBNA Credit Card Master Note Trust) was changed from the MBNAseries to the BAseries.

PART II - OTHER INFORMATION

ITEM 8 – Other Information.

On May 10, 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. 48 of Receivables in Additional Accounts dated as of May 10, 2006, (the "Assignment"). The principal amount of the Receivables in the Additional Accounts on May 10, 2006, was \$8,392,777,653.15. 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.

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

99.1.	Series 1996-G Certificateholders' Statement for the month ended May 31, 2006.
99.2.	Series 1996-M Certificateholders' Statement for the month ended May 31, 2006.
99.3.	Series 1997-B Certificateholders' Statement for the month ended May 31, 2006.
99.4.	Series 1998-E Certificateholders' Statement for the month ended May 31, 2006.
99.5.	Series 1998-G Certificateholders' Statement for the month ended May 31, 2006.
99.6.	Series 1999-B Certificateholders' Statement for the month ended May 31, 2006.
99.7.	Series 1999-D Certificateholders' Statement for the month ended May 31, 2006.
99.8.	Series 1999-J Certificateholders' Statement for the month ended May 31, 2006.
99.9.	Series 1999-L Certificateholders' Statement for the month ended May 31, 2006.
99.10.	Series 2000-D Certificateholders' Statement for the month ended May 31, 2006.
99.11.	Series 2000-E Certificateholders' Statement for the month ended May 31, 2006.
99.12.	Series 2000-H Certificateholders' Statement for the month ended May 31, 2006.
99.13.	Series 2000-L Certificateholders' Statement for the month ended May 31, 2006.
99.14.	Series 2001-B Certificateholders' Statement for the month ended May 31, 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: June 15, 2006

BA MASTER CREDIT CARD TRUST II (Issuing Entity)

FIA CARD SERVICES, NATIONAL ASSOCIATION (Servicer)

By: Marcute Copson Hall

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2006

The information which is required to be prepared with respect to the Distribution Date of June 15, 2006, and with respect to the performance of the Trust during the month of May, 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"):

following documents as filed with the Securities and Exchange Commission ("SEC"):		
Series 1996-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 September 13, 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,	

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002

as of August 1, 8-K file 2003

2002

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

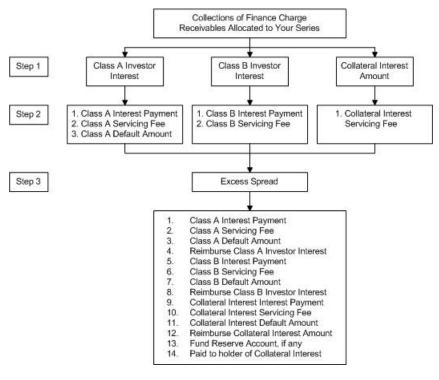
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24,

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

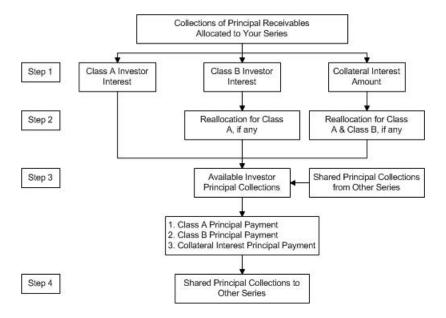
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> 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



В.	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	\$	4.529987
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	\$	4.676376
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	\$	5.300243
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$	0.000000
-	rmation 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	0	7. 77. 117.00
	Certificates	\$	71,775,417.02
	(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B	0	
	Certificates	\$	6,333,123.94
	(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral		
	Interest	\$	6,333,123.94
2.	Principal Receivables in the Trust		

C.

(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

\$ 78,034,414,895.46

(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
(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
(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:		
	May 1, 2006 through May 9, 2006 May 10, 2006 through May 31, 2006		0.72% 0.64%
(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
(1)	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
<u>Sha</u>	red Principal Collections		
	aggregate amount Shared Principal lections allocated to:		
1. S	eries 1999-D		414,237,541.02
Tota	al _	\$	414,237,541.02

3.

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

			Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.34%	\$ 1,055,513,707.56
	(b)	60 - 89 days:	0.77%	\$ 609,136,086.85
	(c)	90 - 119 days:	0.69%	\$ 546,101,578.60
	(d)	120 - 149 days:	0.63%	\$ 498,302,448.65
	(e)	150 - 179 days:	0.58%	\$ 462,138,677.84
	(f)	180 – or more days:	0.00%	\$ 1,162,251.49
		Total:	4.01%	\$ 3,172,354,750.99
5.	Inv	vestor Default Amount		
	(a)	The Aggregate Investor the related Monthly Per		\$ 1,320,794.08
	(b)	The Class A Investor D the related Monthly Per		\$ 1,122,675.04
	(c)	The Class B Investor D the related Monthly Per		\$ 99,059.52
	(d)	The Collateral Default related Monthly Period		\$ 99,059.52
6.	<u>Inv</u>	vestor Charge Offs		
	(a)	The aggregate amount of Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount of Charge Offs set forth in \$1,000 of original certificamount	6 (a) above per	\$ 0.00
	(c)	The aggregate amount of Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount of Charge Offs set forth in \$1,000 of original certificamount	6 (c) above per	\$ 0.00
	(e)	The aggregate amount of Offs for the related Mon		\$ 0.00
	(f)	The aggregate amount of Offs set forth in 6 (e) at original certificate prince	oove per \$1,000 of	\$ 0.00
	(g)	The aggregate amount of Charge Offs reimbursed Date immediately precedure.	d on the Transfer	
		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
(1)	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
<u>Inv</u>	vestor 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
Rea	llocations	
(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

7.

8.

	(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.	Prir	ncipal 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.	Ava	uilable Funds		
200	(a)	The amount of Class A Available Funds on		
		deposit in the Finance Charge Account on the related Transfer Date	\$	6,179,297.83
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	545,232.06
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	545,232.06
		on deposit in the Finance Charge Account on the related Transfer Date	\$	545,232.06
11.	<u>Col</u>	on deposit in the Finance Charge Account on the related Transfer Date lection of Finance Charge Receivables	\$	545,232.06
11.		on deposit in the Finance Charge Account on the related Transfer Date	<u>\$</u>	545,232.06 6,444,922.83
11.	<u>Col</u>	on deposit in the Finance Charge Account on the related Transfer Date lection of Finance Charge Receivables The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect		

The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$ 568,669.56 12. Portfolio Yield The Portfolio Yield for the related Monthly (a) Period 15.03% (b) The Portfolio Adjusted Yield 7.48% D. Floating Rate Determinations LIBOR rates for the Interest Period of May 15, 2006 to June 14, 2006: 5.08063% Collateral Interest Determination for the Interest Period of May 12, 2006 to June 14, 2006: 5.08000%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION,

Servicer

Name: Marcie E. Copson-Hall

By: Morento Copson Shell

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 MAY 31, 2006

The information which is required to be prepared with respect to the Distribution Date of June 15, 2006, and with respect to the performance of the Trust during the month of May, 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"):

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	

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1,

2002

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 24, 2003

Included in Exhibit 4.1 to MBNA's Form

8-K filed with the SEC on January 14,

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

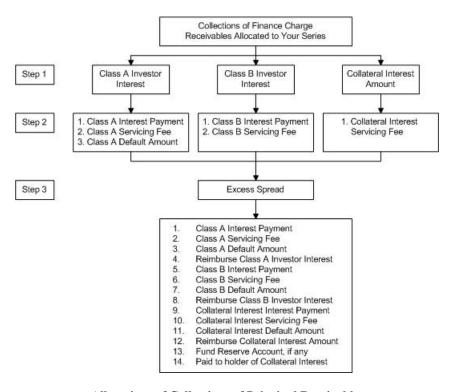
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

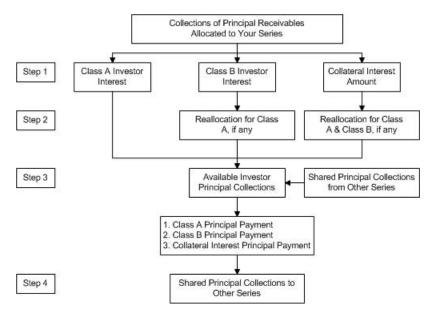
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

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



В.		ormation Regarding the Current Monthly Distribution Ited on the Basis of \$1,000 Original Certificate Prin		
	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	\$	5.330417
	5.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$	0.000000
C.		ormation Regarding the current Monthly Accumulat count (Stated on the Basis of \$1,000 Original Certifi		
	1.	The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$	4.563889
	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	\$	4.753333
	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.	Info	ormation Regarding the Current Quarterly Interest I	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

Collection of Principal Receivables 1.

	ection of filmerpar 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
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were

allocated in respect of the Class B

\$

\$

\$

\$

The aggregate amount of Collections of (c) Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

71,775,417.02

6,333,123.94

6,333,123.94

2. **Principal Receivables in the Trust**

Certificates

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

\$ 78,034,414,895.46

- (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
- (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

500,000,000.00

425,000,000.00

- The amount of Principal Receivables in the (d) Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (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

The Floating Investor Percentage with (h) respect to the period:

> May 1, 2006 through May 9, 2006 May 10, 2006 through May 31, 2006

0.72% 0.64%

	Tota	al	\$	414,237,541.02
	1. S	eries 1999-D		414,237,541.02
		aggregate amount Shared Principal lections allocated to:		
3.	<u>Sha</u>	red Principal Collections		
	(o)	The Collateral 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_
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A_
	(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A_
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	_	0.075
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	_	0.075
	(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.850

4. **Delinquent Balances**

5.

The aggregate amount of outstanding balances in the Accounts which were

de	delinquent as of the end of the day on the last day of the related Monthly Period:					
		Percentage of Total <u>Receivables</u>		Aggregate Account <u>Balance</u>		
(a)	30 - 59 days:	1.34%	\$	1,055,513,707.56		
(b)	60 - 89 days:	0.77%	\$	609,136,086.85		
(c)	90 - 119 days:	0.69%	\$	546,101,578.60		
(d)	120 140 dayer	0.63%	\$	498,302,448.65		
(d)	120 - 149 days:					
(e)	150 - 179 days:	0.58%	\$	462,138,677.84		
(f)	180 – or more days:	0.00%	\$	1,162,251.49		
	Total:	4.01%	\$	3,172,354,750.99		
Investor Default Amount						
(a) The Aggregate Investor Default Amount for the related Monthly Period \$			\$	1,320,794.08		
(b) The Class A Investor Default Amount for the related Monthly Period		\$	1,122,675.04			
(c)	The Class B Investor D the related Monthly Per		\$	99,059.52		

The Collateral Default Amount for the

related Monthly Period

99,059.52

\$

6. <u>Investor Charge Offs</u>

(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) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date 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	<u>\$</u>	0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(1)	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. <u>Investor Servicing Fee</u>

(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.	Rea	<u>llocations</u>		
	(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.	<u>Prir</u>	ncipal 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)	(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)	\$	2,117,902.78
	(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$	1,939,652.78
	(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$	178,250.00
	(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
11.	Ava	nilable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	6,179,297.83
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	545,232.06
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	545,232.06
12.	<u>Coll</u>	lection 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	\$	6,444,922.83
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$	568,669.56
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	568,669.56
13.	<u>Por</u>	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		15.03%
	(b)	The Portfolio Adjusted Yield	_	7.55%
	` /	•		

Class A and Class B determination -	5.17000%
Collateral Interest determination -	5.08000%

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

MONTHLY PERIOD ENDING MAY 31, 2006

The information which is required to be prepared with respect to the Distribution Date of June 15, 2006, and with respect to the performance of the Trust during the month of May, 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 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				

Agreement dated as of March 30, 2001 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

Included in Exhibit 4.1 to MBNA's Form

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002

Fifth Amendment to Pooling and Servicing

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

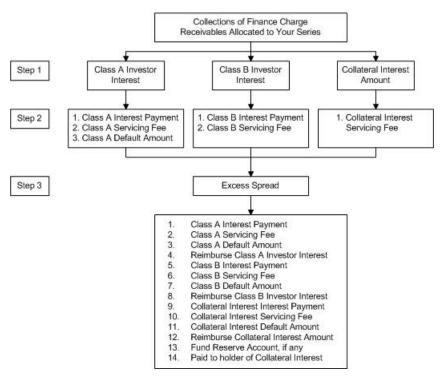
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

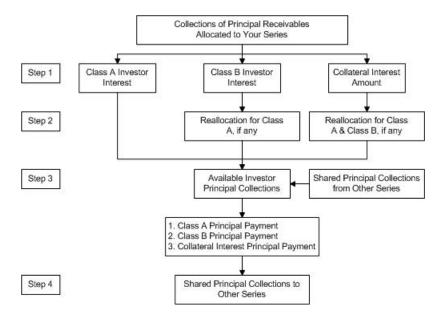
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> 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	\$ 4.512765
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	\$ 4.676376
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	\$ 5.193043
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

\$ 143,550,833.98

(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

\$ 12,666,248.00

(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

\$ 12,666,248.00

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

\$ 78,034,414,895.46

(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$	1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$	1,000,000,000.00
(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 Class C Interest 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 Class C Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	May 1, 2006 through May 9, 2006 May 10, 2006 through May 31, 2006		1.43% 1.28%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period		0.075
(m)	The Class C Floating Allocation with respect to the related Monthly Period		0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(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 Class C 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 1999-D	414,237,541.02	
Total	\$ 414,237,541.02	

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:

		•	Percentage of Total Receivables	Aggregate Account Balance
	(a)	30 - 59 days:	1.34%	\$ 1,055,513,707.56
	(b)	60 - 89 days:	0.77%	\$ 609,136,086.85
	(c)	90 - 119 days:	0.69%	\$ 546,101,578.60
	(d)	120 - 149 days:	0.63%	\$ 498,302,448.65
	(e)	150 - 179 days:	0.58%	\$ 462,138,677.84
	(f)	180 – or more days:	0.00%	\$ 1,162,251.49
		Total:	4.01%	\$ 3,172,354,750.99
5.	In	vestor Default Amount		
	(a)			\$ 2,641,588.05
	(b)	the related Monthly Pe	riod	\$ 2,245,350.05
	(0)	the related Monthly Per		\$ 198,119.00
	(d)	The Class C Default An Monthly Period	mount for the related	\$ 198,119.00
6.	In	vestor Charge Offs		
	(a)	<u> </u>		\$ 0.00
	(b)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (a) above per	\$ 0.00
	(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount	of Class C Investor	

Charge Offs for the related Monthly Period

0.00

(f)	The aggregate amount of Class C Investor Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount	
	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
(1)	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
Inve	estor 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
Rea	<u>llocations</u>	
(a)	The amount of Reallocated Class C	
()	Principal Collections with respect to this Distribution Date	\$ 0.00

7.

8.

	(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.	<u>Prii</u>	ncipal 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.	Res	erve 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
	(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
11.	Ava	nilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 12,358,595.68
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,090,464.08
	(c)	The amount of Class C Available Funds on	 1,050,101100
		deposit in the Finance Charge Account on the related Transfer Date	\$ 1,090,464.08
12.	<u>Coll</u>	ection 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	\$ 12,889,845.68
	(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	\$ 1,137,339.08
	(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	\$ 1,137,339.08
13.	Por	tfolio Yield	
-	(a)	The Portfolio Yield for the related	
	(h)	Monthly Period The Portfelio Adiveted Violation	 15.03%
	(b)	The Portfolio Adjusted Yield	 7.48%
LIB	OR D	Determinations	
LIE		ates for the Interest Period of y 15, 2006 to June 14, 2006:	 5.08063%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcuto Coper Shell

Name: Marcie E. Copson-Hall

D.

Title: Executive Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2006

The information which is required to be prepared with respect to the Distribution Date of June 15, 2006, and with respect to the performance of the Trust during the month of May, 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"):

following documents as first 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	Included in Exhibit 4.1 to MBNA's Form			

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002

Agreement dated as of December 17, 2001

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

8-K filed with the SEC on January 14,

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

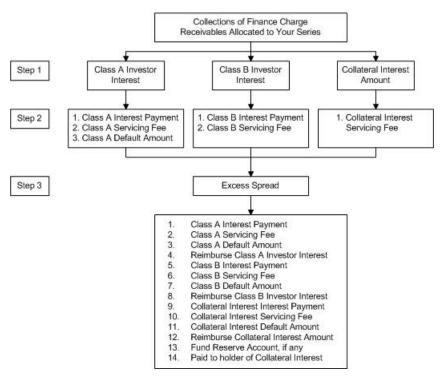
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

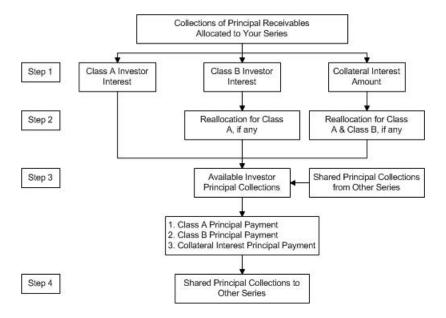
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

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



1.	The amount of distribution in respect of Class A	¢	0.00000
2	Monthly Principal The amount of distribution in property of Class P.	\$	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
	rmation Regarding the current Monthly Accumulat ount (Stated on the Basis of \$1,000 Original Certifi		
1.	The amount of the current monthly	1	,
	accumulation in respect of Class A Monthly Interest	\$	4.489188
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	\$	4.648493
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
Info	rmation Regarding the Current Quarterly Interest I	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 magnest of Class D set fouth in 4		
	distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate		

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
- \$ 126,662,493.53
- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- \$ 11,180,074.00
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- \$ 11,180,074.00

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
- \$ 78,034,414,895.46
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period
- \$ 882,400,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period
- \$ 882,400,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- \$ 750,000,000.00
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- \$ 750,000,000.00
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
- \$ 66,200,000.00
- (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly Period
- \$ 66,200,000.00
- (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period
- \$ 66,200,000.00

	Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period		
	Cilou	\$	66,200,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	May 1, 2006 through May 9, 2006 May 10, 2006 through May 31, 2006		1.26% 1.13%
<i>a</i> >			111070
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	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

The amount of Principal Receivables in the

3. Shared Principal Collections

(i)

The aggregate amount Shared Principal Collections allocated to:

1. Series 1999-D	414,237,541.02
Total	\$ 414,237,541.02

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

		Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
(a)	30 - 59 days:	1.34%	\$ 1,055,513,707.56
(b)	60 - 89 days:	0.77%	\$ 609,136,086.85
(c)	90 - 119 days:	0.69%	\$ 546,101,578.60
(d)	120 - 149 days:	0.63%	\$ 498,302,448.65
(e)	150 - 179 days:	0.58%	\$ 462,138,677.84
(f)	180 – or more days:	0.00%	\$ 1,162,251.49
	Total:	4.01%	\$ 3,172,354,750.99

5. <u>Investor Default Amount</u>

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 2,330,937.23
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$ 1,981,191.13
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$ 174,873.05
	(d)	The Collateral Default Amount for the related Monthly Period	\$ 174,873.05
6.	Inv	estor 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) (g)	The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount 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

	(1)	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.	Inv	estor 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.	Rea	allocations		
	(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.	<u>Prii</u>	ncipal 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)	withdrawals) The Accumulation Shortfall with respect to	Φ	0.00
	(0)	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
Inte	erest 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)	\$ 6,993,633.26
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$ 3,366,890.63
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$ 307,730.24
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 15,189.13
Ava	ilable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 10,919,830.23
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 962,517.04
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 962,517.04

10.

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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
 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the

\$ 11,388,580.23

(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

\$ 1,003,892.04

(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

\$ 1,003,892.04

13. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

15.05%

(b) The Portfolio Adjusted Yield

7.47%

F. Floating Rate Determinations

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

5.06825%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marce Coper Shall

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 MAY 31, 2006

The information which is required to be prepared with respect to the Distribution Date of June 15, 2006, and with respect to the performance of the Trust during the month of May, 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"):

following documents as fried with the Securities and Exchange Commission (SEC).			
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		
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	Included in Exhibit 4.1 to MBNA's Form		

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002

Agreement dated as of December 17, 2001

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

8-K filed with the SEC on January 14,

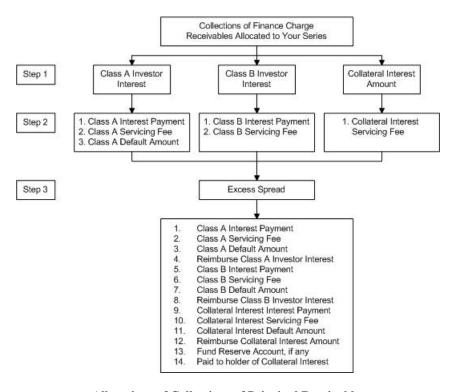
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

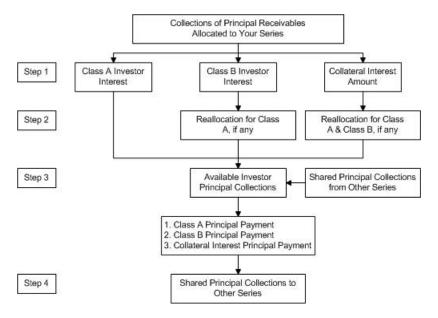
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> 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	\$ 4.486931
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	\$ 4.719431
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	\$ 5.454167
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

\$ 107,663,125.55

(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

\$ 9,499,690.38

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$ 9,499,690.38

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period

\$ 78,034,414,895.46

(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:		
	May 1, 2006 through May 9, 2006 May 10, 2006 through May 31, 2006		1.08% 0.96%
(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
(1)	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 1999-D	 414,237,541.02
Total	\$ 414,237,541.02

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

			Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.34%	\$ 1,055,513,707.56
	(b)	60 - 89 days:	0.77%	\$ 609,136,086.85
	(c)	90 - 119 days:	0.69%	\$ 546,101,578.60
	(d)	120 - 149 days:	0.63%	\$ 498,302,448.65
	(e)	150 - 179 days:	0.58%	\$ 462,138,677.84
	(f)	180 – or more days:	0.00%	\$ 1,162,251.49
		Total:	4.01%	\$ 3,172,354,750.99
5.	Inv	vestor Default Amount		
	(a)	The Aggregate Investor the related Monthly Per		\$ 1,981,191.30
	(b)	The Class A Investor D the related Monthly Per		\$ 1,684,012.52
	(c)	The Class B Investor D the related Monthly Per		\$ 148,589.39
6.	(d)	The Collateral Default related Monthly Period		\$ 148,589.39
••	(a)	The aggregate amount of	of Class A Investor	
	(4)	Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount of Charge Offs set forth in \$1,000 of original certificamount	n 6 (a) above per	\$ 0.00
	(c)	The aggregate amount of Charge Offs for the relationship.		\$ 0.00
	(d)	The aggregate amount of Charge Offs set forth in \$1,000 of original certifamount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount of Offs for the related Mor		\$ 0.00
	(f)	The aggregate amount of Offs set forth in 6 (e) all original certificate princ	bove per \$1,000 of	\$ 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
(1)	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
Inv	estor 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
Rea	allocations	
(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
	-	

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		-	
	(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.	<u>Prir</u>	ncipal 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 (1) The Reserve Draw Amount deposited in	\$ 0.00
		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.	Axo	silabla Funds	
10.	(a)	tilable Funds The amount of Class A Available Funds on	
	(4)	deposit in the Finance Charge Account on the related Transfer Date	\$ 9,268,946.81
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 817,848.29
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 817,848.29

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

\$ 9,667,384.31

(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

\$ 853,004.54

(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

\$ 853,004.54

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

15.03%

(b) The Portfolio Adjusted Yield

7.50%

D. Floating Rate Determinations

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

5.08063%

Collateral Interest determination -

5.08000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marento Copson Shell

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 MAY 31, 2006

The information which is required to be prepared with respect to the Distribution Date of June 15, 2006, and with respect to the performance of the Trust during the month of May, 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")

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	Included in Exhibit 4.1 to MBNA's Form		

Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001

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

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

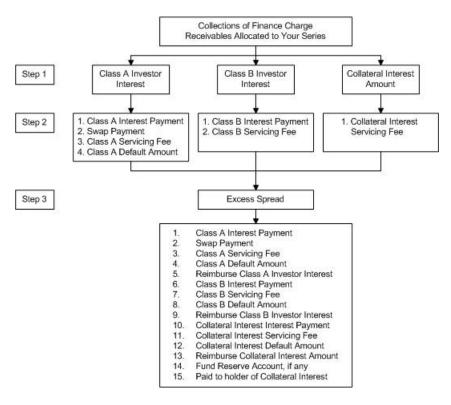
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

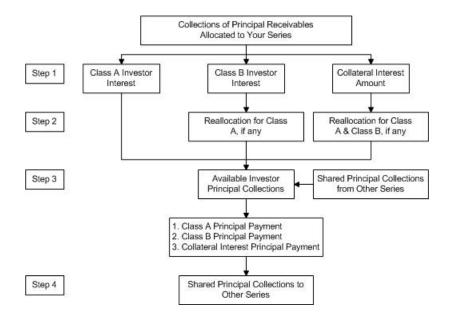
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> 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



	TI		
1.		e amount of distribution in respect of Class Monthly Principal	\$ 0.000000
2.		e amount of distribution in respect of Class B nthly Principal	\$ 0.000000
3.		amount of distribution in respect of lateral Monthly Principal	\$ 0.000000
4.		amount of distribution in respect of Class Monthly Interest	\$ 4.916667
5.		e amount of distribution in respect of Class Deficiency Amounts	\$ 0.000000
6.		e amount of distribution in respect of Class	\$ 0.000000
7.		e amount of distribution in respect of Class B nthly Interest	\$ 5.166667
8.		amount of distribution in respect of Class B ficiency Amounts	\$ 0.000000
9.		e amount of distribution in respect of Class B ditional Interest	\$ 0.000000
10.		amount of distribution in respect of lateral Minimum Monthly Interest	\$ 5.541667
11.	Inte	amount of distribution in respect of any rued and unpaid Collateral Minimum Monthly rest	\$ 0.000000
Info	rmat	ion Regarding the Performance of the Trust	
1.	<u>Col</u>	lection 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	\$ 107,663,125.55
	(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	\$ 9,499,690.38
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 9,499,690.38
2.	<u>Prir</u>	cipal 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	\$ 78,034,414,895.46
	(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

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(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:		
	May 1, 2006 through May 9, 2006 May 10, 2006 through May 31, 2006	_	1.08% 0.96%
(k)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(1)	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 1999-D	414,237,541.02
Total	\$ 414,237,541.02

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

		Percentage of Total <u>Receivables</u>	Aggregate Account Balance
(a)	30 - 59 days:	1.34%	\$ 1,055,513,707.56
(b)	60 - 89 days:	0.77%	\$ 609,136,086.85
(c)	90 - 119 days:	0.69%	\$ 546,101,578.60
(d)	120 - 149 days:	0.63%	\$ 498,302,448.65
(e)	150 - 179 days:	0.58%	\$ 462,138,677.84
(f)	180 – or more days:	0.00%	\$ 1,162,251.49
	Total:	4.01%	\$ 3,172,354,750.99
5. <u>In</u>	vestor Default Amount		
(a)	The Aggregate Investo the related Monthly Pe		\$ 1,981,191.30
(b)	The Class A Investor Γ the related Monthly Pe		\$ 1,684,012.52
(c)	The Class B Investor D the related Monthly Pe		\$ 148,589.39
(d)	The Collateral Default related Monthly Period		\$ 148,589.39
6. <u>In</u>	vestor Charge Offs		
(a)	The aggregate amount Charge Offs for the rela		\$ 0.00
(b)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (a) above per	\$ 0.00
(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
(d)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (c) above per	\$ 0.00
(e)	Offs for the related Mo		\$ 0.00
(f)	The aggregate amount Offs set forth in 6 (e) all original certificate principle.	bove per \$1,000 of	\$ 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
(1)	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
Inve	estor 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
<u>Rea</u>	<u>llocations</u>	
(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

7.

8.

	(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.	<u>Coll</u>	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$ 9,948,213.51
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the	
		Class B Certificates	\$ 853,004.54
	(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	\$ 853,004.54
10.	<u>Pri</u>	ncipal 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.	Res	erve 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.	Swa	p 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.	Swa	ap Cash Flows		
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	280,829.20
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
4.	Ava	nilable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	9,549,776.01
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	817,848.29
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	817,848.29
15.	Dox	rtfolio Yield		
13.	(a)	The Portfolio Yield for the related Monthly		
	(u)	Period		15.03%
	(b)	The Portfolio Adjusted Yield		7.40%
-		ion Regarding the Status of the Interest Rate Sw	ap and the	Swap
	ınterp			
1.	Ha	s the Interest Reserve Account been		

No

D.

established?

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: Marce to Copson Stell

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 MAY 31, 2006

The information which is required to be prepared with respect to the Distribution Date of June 15, 2006, and with respect to the performance of the Trust during the month of May, 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"):

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	Included in Exhibit 4.1 to MBNA's Form			

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002

Agreement dated as of December 17, 2001

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

8-K filed with the SEC on January 14,

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

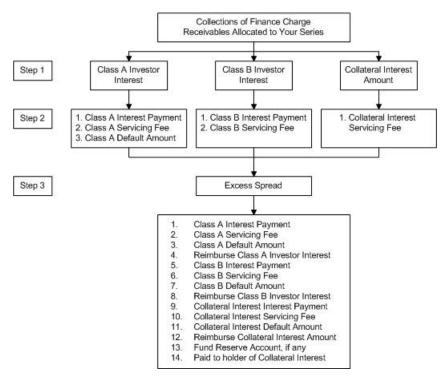
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

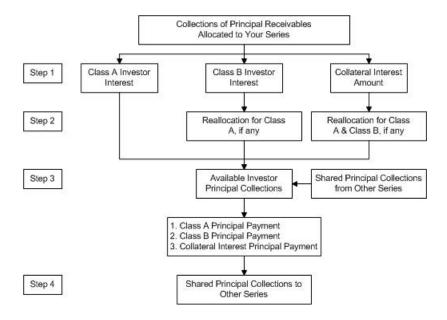
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> 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	\$ 1000.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$ 1000.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$ 1000.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$ 4.538598
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

\$ 71,775,417.02

(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

\$ 6,333,123.94

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$ 6,333,123.94

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period

\$ 78,034,414,895.46

(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-D as of the end of the day on the last day of the related Monthly Period	\$	500 000 000 00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-D as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	425,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	425,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	37,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted 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 Amount as of the end of the day on the last day of the related Monthly Period	\$	37,500,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period	\$	37,500,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	May 1, 2006 through May 9, 2006 May 10, 2006 through May 31, 2006	_	0.72% 0.64%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	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	-	0.72%
(o)	The Class A Fixed Allocation with respect to the related Monthly Period		0.850
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	-	0.075
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	-	0.075

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1999-D	414,237,541.02
Total	\$ 414,237,541.02

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:

		Percentage of Total <u>Receivables</u>		Aggregate Account <u>Balance</u>
(a) 3	30 - 59 days:	1.34%	\$	1,055,513,707.56
(b) 6	60 - 89 days:	0.77%	\$	609,136,086.85
(c) 9	90 - 119 days:	0.69%	\$	546,101,578.60
(d) 1	120 - 149 days:	0.63%	\$	498,302,448.65
(e) 1	150 - 179 days:	0.58%	\$	462,138,677.84
(f) 1	180 – or more days:	0.00%	\$	1,162,251.49
	Total:	4.01%	\$	3,172,354,750.99
5. <u>Inv</u>	estor Default Amount			
(a)	The Aggregate Investo the related Monthly Pe		\$	1,320,794.08
(b) (c)	The Class A Investor D the related Monthly Per The Class B Investor D the related Monthly Per	riod efault Amount for	<u>\$</u>	1,122,675.04 99,059.52
(d)	The Collateral Default related Monthly Period	Amount for the	\$	99,059.52
5. <u>Inv</u>	estor Charge Offs			
(a)	The aggregate amount of Charge Offs for the relationship of the re		\$	0.00
(b)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (a) above per	\$	0.00
(c)	The aggregate amount Charge Offs for the rela		\$	0.00
(d)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (c) above per	\$	0.00
(e)	The aggregate amount	of Collateral Charge		

0.00

Offs for the related Monthly Period

(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
(1)	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
Inve	estor 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
Rea	llocations	
(a)	The amount of Reallocated Collateral	
(*)	Principal Collections with respect to this Distribution Date	\$ 0.00

7.

8.

	(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	\$ 0.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$ 0.00
	(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.	<u>Prii</u>	ncipal 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)	\$ 500,000,000.00
	(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 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

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	6,179,297.83
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	545,232.06
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	545,232.06
	11.	<u>Col</u>	llection 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	\$	6,444,922.83
		(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$	568,669.56
		(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	568,669.56
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	-	15.03%
		(b)	The Portfolio Adjusted Yield	-	7.29%
D.	Flo	ating	Rate Determinations		
	LIBOR rate for the Interest Period ending on this Distribution Date:				5.08063%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcuto Copson Stall

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 MAY 31, 2006

The information which is required to be prepared with respect to the Distribution Date of June 15, 2006, and with respect to the performance of the Trust during the month of May, 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"):

following documents as fried with the Securit	ics 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	Included in Exhibit 4.1 to MBNA's Form

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002

Agreement dated as of December 17, 2001

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

8-K filed with the SEC on January 14,

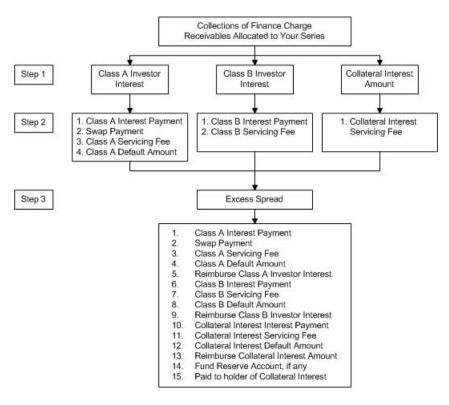
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

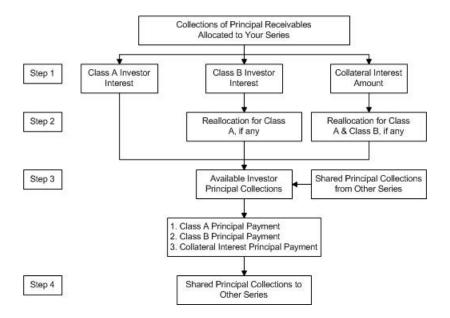
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> 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



	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
C	11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	\$ 0.000000
<i>C</i> .	Info	rmation 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	\$ 143,550,833.98
		 (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 (c) The aggregate amount of Collections of 	\$ 12,666,248.00
		Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 12,666,248.00
	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	\$ 78,034,414,895.46
		(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:		
	May 1, 2006 through May 9, 2006 May 10, 2006 through May 31, 2006	_	1.43% 1.28%
(k)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(1)	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 1999-D		414,237,541.02
Total	<u> </u>	414.237.541.02

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

			Percentage of Total <u>Receivables</u>		Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.34%	\$	1,055,513,707.56
	(b)	60 - 89 days:	0.77%	\$	609,136,086.85
	(c)	90 - 119 days:	0.69%	\$	546,101,578.60
	(d)	120 - 149 days:	0.63%	\$	498,302,448.65
	(e)	150 - 179 days:	0.58%	\$	462,138,677.84
	(f)	180 – or more days:	0.00%	\$	1,162,251.49
		Total:	4.01%	\$	3,172,354,750.99
5.	Inv	estor Default Amount			
5.		_	D 0 1 1 1 1 1 0		
	(a)	The Aggregate Investo the related Monthly Pe		\$	2,641,588.05
	(b)	The Class A Investor I the related Monthly Pe		\$	2,245,350.05
(c) The Class B Investor Default Amo the related Monthly Period			\$	198,119.00	
	(d) The Collateral Default Amount for the related Monthly Period		\$	198,119.00	
6.	<u>Inv</u>	estor Charge Offs			
	(a)	The aggregate amount Charge Offs for the rela		\$	0.00
	(b)	The aggregate amount Charge Offs set forth ir \$1,000 of original certi	n 6 (a) above per		
		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		ø	0.00	
		amount	-	\$	0.00
	(e)	The aggregate amount of Offs for the related Mo		\$	0.00
	(f)	The aggregate amount	_		
		Offs set forth in 6 (e) all original certificate principal certifi		\$	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
(1)	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
Inve	estor 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
Rea	llocations	
(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

7.

8.

	(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.	<u>Coll</u>	ection 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	\$ 13,958,384.69
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the	
		Class B Certificates	\$ 1,137,339.08
	(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	\$ 1,137,339.08
10.	<u>Prii</u>	ncipal 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.	Res	erve 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.	Swa	p 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.	Swa	np Cash Flows		
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	1,068,539.01
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
14.	Ava	nilable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	13,427,134.69
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,090,464.08
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,090,464.08
15.	<u>Por</u>	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		15.03%
	(b)	The Portfolio Adjusted Yield		7.12%
	ormat unterp	ion Regarding the Status of the Interest Rate Sw party	ap and the	: Swap
1.	-	s the Interest Reserve Account been		
	esta	ablished?	_	No

D.

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: Barreto Coper Shell

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2006

The information which is required to be prepared with respect to the Distribution Date of June 15, 2006, and with respect to the performance of the Trust during the month of May, 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"):

č	6 ()
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

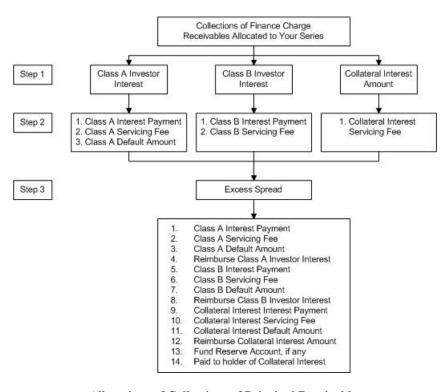
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

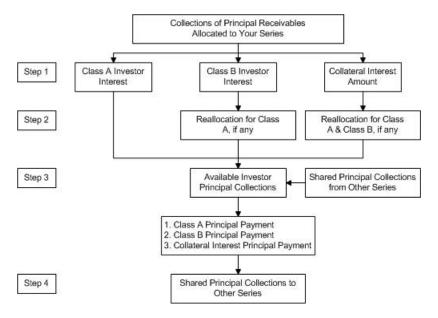
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> 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	\$ 4.590265
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	\$ 4.831376
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	\$ 5.304987
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

\$ 107,663,125.55

(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

\$ 9,499,690.38

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$ 9,499,690.38

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period

\$ 78,034,414,895.46

(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:		
	May 1, 2006 through May 9, 2006 May 10, 2006 through May 31, 2006		1.08% 0.96%
(k)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(1)	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 1999-D	414,237,541.02
Total	\$ 414,237,541.02

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:

		Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
(a)	30 - 59 days:	1.34%	\$ 1,055,513,707.56
(b)	60 - 89 days:	0.77%	\$ 609,136,086.85
(c)	90 - 119 days:	0.69%	\$ 546,101,578.60
(d)	120 - 149 days:	0.63%	\$ 498,302,448.65
(e)	150 - 179 days:	0.58%	\$ 462,138,677.84
(f)	180 – or more days:	0.00%	\$ 1,162,251.49
	Total:	4.01%	\$ 3,172,354,750.99
5. <u>Inv</u>	vestor Default Amount		
(a)	The Aggregate Investo the related Monthly Pe		\$ 1,981,191.30
(b)	The Class A Investor D the related Monthly Per		\$ 1,684,012.52
(c)	The Class B Investor D the related Monthly Per		\$ 148,589.39
(d)	The Collateral Default related Monthly Period		\$ 148,589.39
6. <u>Inv</u>	estor Charge Offs		
(a)	The aggregate amount of Charge Offs for the relationship.		\$ 0.00
(b)	The aggregate amount of Charge Offs set forth in \$1,000 of original certificamount	n 6 (a) above per	\$ 0.00
(c)	The aggregate amount of Charge Offs for the relationship.		\$ 0.00
(d)	The aggregate amount of Charge Offs set forth in \$1,000 of original certificamount	n 6 (c) above per	\$ 0.00
		_	

\$

Offs for the related Monthly Period

(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
(1)	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
Inve	estor 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
<u>Rea</u>	<u>llocations</u>	
(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. Principal Funding Account

Prii	icipal 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	

0.00

Date

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	9,268,946.81
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	817,848.29
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	817,848.29
	11.	<u>Col</u>	lection 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	\$	9,667,384.31
		(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	\$	853,004.54
		(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	\$	853,004.54
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		15.03%
		(b)	The Portfolio Adjusted Yield		7.37%
D.			Rate Determinations		
			rates for the related Interest Period: and Class B determination -	_	5.08063%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcuto Copson Stall

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 MAY 31, 2006

The information which is required to be prepared with respect to the Distribution Date of June 15, 2006, and with respect to the performance of the Trust during the month of May, 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"):

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			

2002

Seventh Amendment to Pooling and
Servicing Agreement dated as of August 1,
2002

Sixth Amendment to Pooling and Servicing

Agreement dated as of December 17, 2001

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 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 January 24, 2003

Included in Exhibit 4.1 to MBNA's Form

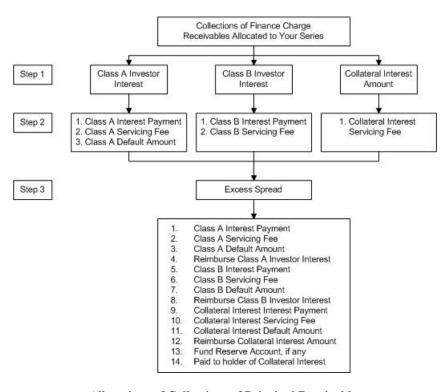
8-K filed with the SEC on January 14,

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

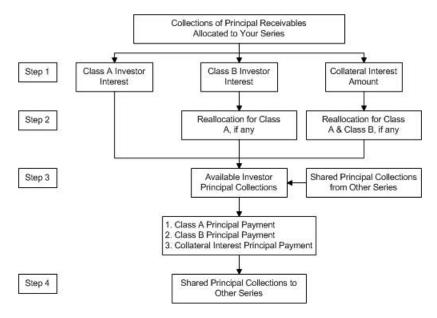
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> 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	\$ 4.547209
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	\$ 4.745265
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

\$ 122,018,203.90

(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

\$ 10,766,315.14

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$ 10,766,315.14

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

\$ 78,034,414,895.46

(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:		, ,
	May 1, 2006 through May 9, 2006 May 10, 2006 through May 31, 2006	_	1.22% 1.09%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	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 1999-D	414,237,541.02
Total	\$ 414,237,541.02

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

			Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
(a)	30 - 59 days:	1.34%	\$ 1,055,513,707.56
(1	b)	60 - 89 days:	0.77%	\$ 609,136,086.85
(c)	90 - 119 days:	0.69%	\$ 546,101,578.60
(d)	120 - 149 days:	0.63%	\$ 498,302,448.65
(e)	150 - 179 days:	0.58%	\$ 462,138,677.84
(f)	180 – or more days:	0.00%	\$ 1,162,251.49
		Total:	4.01%	\$ 3,172,354,750.99
5.	Inv (a)	The Aggregate Investo the related Monthly Pe		\$ 2,245,350.07
	(b) (c)	the related Monthly Per	riod	\$ 1,908,547.45
		the related Monthly Per	riod	\$ 168,401.31
	(d)	The Collateral Default related Monthly Period		\$ 168,401.31
6.	Inv	vestor Charge Offs		
	(a)	The aggregate amount of Charge Offs for the relationship.		\$ 0.00
	(b)	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 Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth ir \$1,000 of original certi	n 6 (c) above per	
		amount	- *	\$ 0.00

0.00

(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period

(f) The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount \$\$ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$\$\$ (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 \$\$\$\$ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$\$\$\$\$ (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
Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ (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\$ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ (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\$ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ (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	0.00
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 \$\$ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$\$ (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 \$\$\$ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$\$\$\$ (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	
Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date (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 \$ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ (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	0.00
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 \$\$ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$\$ (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	
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date (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	
Offs reimbursed on the Transfer Date immediately preceding this Distribution Date (1) 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	0.00
Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution	0.00
	0.00
Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the	\$ 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
Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$	

(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
<u>Prii</u>	ncipal 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	

\$

0.00

Date

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	10,504,805.86
		(b)	The amount of Class B Available Funds on		
			deposit in the Finance Charge Account on the related Transfer Date	\$	926,894.75
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	926,894.75
	11.	<u>Col</u>	lection 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	\$	10,956,368.36
		(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	\$	966,738.50
		(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	\$	966,738.50
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	-	15.03%
		(b)	The Portfolio Adjusted Yield	=	7.25%
D.	Flo	ating	Rate Determinations		
			rates for the related Interest Period: and Class B determination -	_	5.08063%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Copson Abel

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2006

The information which is required to be prepared with respect to the Distribution Date of June 15, 2006, and with respect to the performance of the Trust during the month of May, 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")

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				
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,	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13,				

2000 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

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

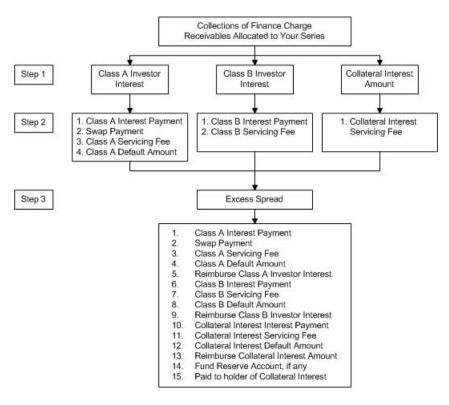
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

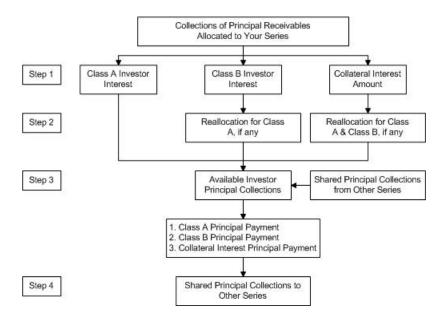
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> 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



В.			ion Regarding the Current Monthly Distributio usis of \$1,000 Original Certificate Principal An	ficateholders (Stated
	1.		e amount of distribution in respect of Class Monthly Principal	\$ 0.000000
	2.		e amount of distribution in respect of Class B onthly Principal	\$ 0.000000
	3.		e amount of distribution in respect of llateral Monthly Principal	\$ 0.000000
	4.		e amount of distribution in respect of Class Monthly Interest	\$ 6.500000
	5.		e amount of distribution in respect of Class Deficiency Amounts	\$ 0.000000
	6.		e amount of distribution in respect of Class Additional Interest	\$ 0.000000
	7.		e amount of distribution in respect of Class B onthly Interest	\$ 6.791667
	8.		e amount of distribution in respect of Class B ficiency Amounts	\$ 0.000000
	9.		e amount of distribution in respect of Class B ditional Interest	\$ 0.000000
	10.		e amount of distribution in respect of llateral Minimum Monthly Interest	\$ 7.333333
С.	11.	Inte	e amount of distribution in respect of any rued and unpaid Collateral Minimum Monthly crest ion Regarding the Performance of the Trust	\$ 0.000000
	1.		lection 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	\$ 84,441,665.01
		(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	\$ 7,599,748.69
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 7,599,748.69
	2.	Prir	ncipal 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	\$ 78,034,414,895.46

(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-E as of the end of the day on the last day of the related Monthly Period	\$	590,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-E as of the end of the day on the last day of the related Monthly Period	\$	590,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	45,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	45,000,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$	45,000,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period	\$	45,000,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	May 1, 2006 through May 9, 2006 May 10, 2006 through May 31, 2006		0.85% 0.76%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.847
(1)	The Class B Floating Allocation with respect to the related Monthly Period		0.076
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	_	0.076
(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 1999-D	414,237,541.02
Total	\$ 414,237,541.02

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

			Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.34%	\$ 1,055,513,707.56
	(b)	60 - 89 days:	0.77%	\$ 609,136,086.85
	(c)	90 - 119 days:	0.69%	\$ 546,101,578.60
	(d)	120 - 149 days:	0.63%	\$ 498,302,448.65
	(e)	150 - 179 days:	0.58%	\$ 462,138,677.84
	(f)	180 – or more days:	0.00%	\$ 1,162,251.49
		Total:	4.01%	\$ 3,172,354,750.99
5.		vestor Default Amount	D. C. 11.4	
	(a)	The Aggregate Investo the related Monthly Pe		\$ 1,558,536.94
	(b)	The Class A Investor I the related Monthly Pe		\$ 1,320,794.10
	(c)	The Class B Investor I the related Monthly Pe		\$ 118,871.42
	(d)	The Collateral Default related Monthly Period		\$ 118,871.42
6.	<u>Inv</u>	vestor Charge Offs		
	(a)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (a) above per	\$ 0.00
	(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth in \$1,000 of original certi amount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount Offs for the related Mo		\$ 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
	(1)	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.	Inve	estor 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.	Rea	<u>llocations</u>	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$ 45,000,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on 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.	<u>Coll</u>	ection 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	\$ 8,564,556.37
	(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	\$ 682,403.34
	(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	\$ 682,403.34
10.	<u>Pri</u>	ncipal 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.	Rese	erve 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.	<u>Swa</u>	p 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.	Swa	p Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$ 982,294.03
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
14.	Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 8,252,056.37
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 654,278.34
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 654,278.34
15.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	15.03%
	(b)	The Portfolio Adjusted Yield	 7.02%
	(0)	The Fortiono Adjusted Field	 7.0270

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 BAI ASSOCIATION,	NK, NATION	AL
	ASSOCIATION,		

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

Counterparty

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

By: Marcute Copson Shell

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2006

The information which is required to be prepared with respect to the Distribution Date of June 15, 2006, and with respect to the performance of the Trust during the month of May, 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")

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				
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

8-K filed with the SEC on January 14, 2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002

8-K filed with the SEC on January 24, 2003

Included in Exhibit 4.1 to MBNA's Form

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

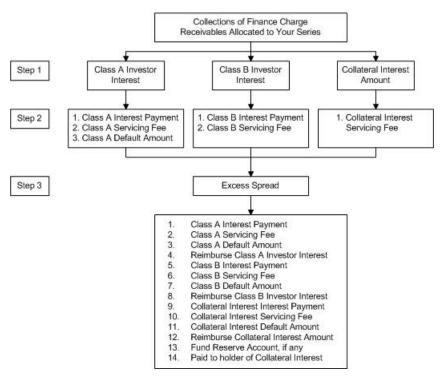
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

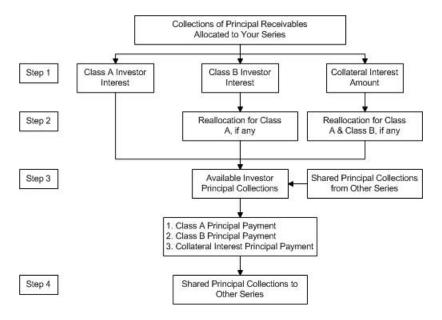
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> 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	\$ 4.590265
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	\$ 4.891654
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	\$ 5.408320
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

\$ 100,485,586.36

(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

\$ 8,866,373.59

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$ 8,866,373.59

2. <u>Principal Receivables in the Trust</u>

(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

\$ 78,034,414,895.46

(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-H as of the end of the day on the last day of the related Monthly Period	\$	700,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-H as of the end of the day on the last day of the related Monthly Period	\$	700,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	595,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	595,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	52,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	52,500,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$	52,500,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period	\$	52,500,000.00
(j)	The Floating Investor Percentage with respect to the period:		, ,
	May 1, 2006 through May 9, 2006 May 10, 2006 through May 31, 2006	_	1.00% 0.90%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	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 1999-D	414,237,541.02
Total	\$ 414,237,541.02

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

		Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
(a)	30 - 59 days:	1.34%	\$ 1,055,513,707.56
(b)	60 - 89 days:	0.77%	\$ 609,136,086.85
(c)	90 - 119 days:	0.69%	\$ 546,101,578.60
(d)	120 - 149 days:	0.63%	\$ 498,302,448.65
(e)	150 - 179 days:	0.58%	\$ 462,138,677.84
(f)	180 – or more days:	0.00%	\$ 1,162,251.49
	Total:	4.01%	\$ 3,172,354,750.99
(a)	The Aggregate Investo the related Monthly Pe		\$ 1,849,111.79
(b)	The Class A Investor D the related Monthly Per		\$ 1,571,745.11
(c)	The Class B Investor Default Amount for the related Monthly Period		\$ 138,683.34
(d)	(d) The Collateral Default Amount for the related Monthly Period		\$ 138,683.34
. <u>Inv</u>	estor Charge Offs		
(a)	The aggregate amount of Charge Offs for the relationship.		\$ 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 Charge Offs for the rela		\$ 0.00
	The aggregate amount		

0.00

(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period

The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount	\$	0.00
The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
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 The aggregate amount of Class B Investor	\$	0.00
Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
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	¢	0.00
The aggregate amount of Collateral Charge		
Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
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
estor Servicing Fee		
The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	619,791.67
The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	54,687.50
The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	54,687.50
The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$	437,500.00
<u>llocations</u>		
The amount of Reallocated Collateral		
Principal Collections with respect to this Distribution Date	\$	0.00
	Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date 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 The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date 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 The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date 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 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 The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date 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 The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date S 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 S The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 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 \$ 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 \$ 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 \$ The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period The amount of Reallocated Collateral Principal Collections with respect to this

	(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
0	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 595,000,000.00
9.	<u>Prir</u>	ncipal 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

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	8,651,017.22
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	763,324.83
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	763,324.83
	11.	Col	llection 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	\$	9,022,892.22
		(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	\$	796,137.33
		(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	\$	796,137.33
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		15.03%
		(b)	The Portfolio Adjusted Yield		7.36%
D.	Flo	ating	Rate Determinations		
			ates for the related Interest Period:		5.000/20/
	Cla	ss A a	and Class B determination -	=	5.08063%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Copson Abel

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 MAY 31, 2006

The information which is required to be prepared with respect to the Distribution Date of June 15, 2006, and with respect to the performance of the Trust during the month of May, 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"):

following documents as filed with the Securities and Exchange Commission ("SEC"):					
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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	Included in Exhibit 4.1 to MBNA's Form				

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002

Agreement dated as of December 17, 2001

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

8-K filed with the SEC on January 14,

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

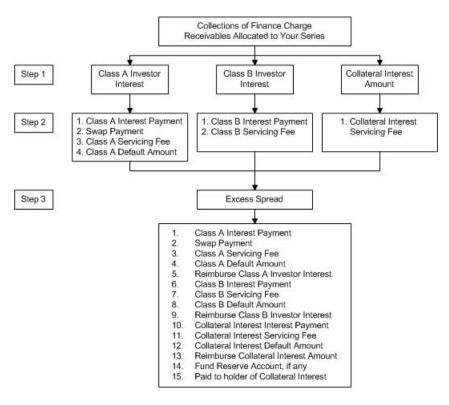
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

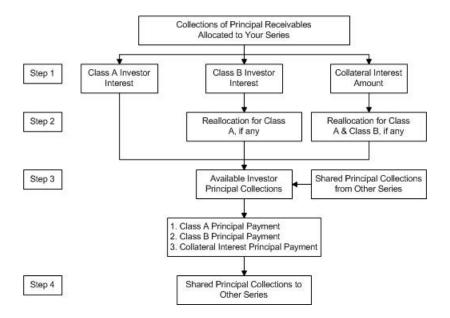
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> 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



1.		amount of distribution in respect of Class 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.		e amount of distribution in respect of Class Monthly Interest	\$	5.416667
5.		e amount of distribution in respect of Class Deficiency Amounts	\$	0.000000
6.		e amount of distribution in respect of Class	\$	0.000000
7.		e amount of distribution in respect of Class B nthly Interest	\$	4.805542
8.		e amount of distribution in respect of Class B	\$	0.000000
9.		e amount of distribution in respect of Class B ditional Interest	\$	0.000000
10.		e amount of distribution in respect of lateral Monthly Interest	\$	5.573333
11.	accı	amount of distribution in respect of any rued and unpaid Collateral Monthly Interest ion Regarding the Performance of the Trust	\$	0.000000
1 <i>ny</i> c		llection of Principal Receivables		
••	(a) (b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates The aggregate amount of Collections of	\$	71,775,417.02
	` '	Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$	6,333,123.94
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	6,333,123.94
2.	<u>Prin</u>	cipal 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 Period	\$	78,034,414,895.46
	(b)		\$ \$	78,034,414,895.46 500,000,000.00

C.

(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		
(-)	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:		
	May 1, 2006 through May 9, 2006 May 10, 2006 through May 31, 2006		0.72% 0.64%
(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
(1)	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
<u>Sha</u>	red Principal Collections		
The aggregate amount Shared Principal Collections allocated to:			
1. Series 1999-D			414,237,541.02
Total		\$	414,237,541.02

4. <u>Delinquent Balances</u>

The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:

			Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.34%	\$ 1,055,513,707.56
	(b)	60 - 89 days:	0.77%	\$ 609,136,086.85
	(c)	90 - 119 days:	0.69%	\$ 546,101,578.60
	(d)	120 - 149 days:	0.63%	\$ 498,302,448.65
	(e)	150 - 179 days:	0.58%	\$ 462,138,677.84
	(f)	180 – or more days:	0.00%	\$ 1,162,251.49
		Total:	4.01%	\$ 3,172,354,750.99
5.	<u>In</u> (a)	vestor Default Amount The Aggregate Investo the related Monthly Pe		\$ 1,320,794.08
	(b)	The Class A Investor I the related Monthly Pe		\$ 1,122,675.04
	(c)	The Class B Investor I the related Monthly Pe		\$ 99,059.52
	(d)	The Collateral Default related Monthly Period		\$ 99,059.52
6.	In	vestor Charge Offs		
	(a)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount Charge Offs set forth in \$1,000 of original certi amount	n 6 (a) above per	\$ 0.00
	(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth in \$1,000 of original certi amount	n 6 (c) above per	\$ 0.00
	(e)			\$ 0.00
	(f)	The aggregate amount Offs set forth in 6 (e) a original certificate prin	bove per \$1,000 of	\$ 0.00
	(g)	The aggregate amount of Charge Offs reimbursed Date immediately preceded.	d on the Transfer	0.00

0.00

Distribution Date

	=	
(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
(1)	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
Inv	estor 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
Rea	llocations	
(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

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	(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.	<u>Prir</u>	ncipal 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.	Res	erve 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.	Swa	ıp 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
4.0	~	~	

12. Swap Cash Flows

	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	384,158.32
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
13.	Ava	ilable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	6,563,456.15
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	545,232.06
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	545,232.06
14.	<u>Coll</u>	ection 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	\$	6,829,081.15
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$	568,669.56
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	568,669.56
15.	<u>Por</u>	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		15.03%
	(b)	The Portfolio Adjusted Yield		7.46%
Flo	ating	Rate Determinations		
	OR r	ates for the related Interest Period:		
		ss A and Class B determination -		5.08063%
	Col	lateral Interest determination -		5.08000%
	rmati interp	on Regarding the Status of the Interest Rate Swarty	ap and the	Swap
1.		the Interest Reserve Account been ablished?		No
2.	Has	the Interest Reserve Account been funded?		No
3.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$	0.00
4.		w any funds withdrawn from the Interest erve Account were utilized		N/A

D.

E.

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MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Copson Shell

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 2006

The information which is required to be prepared with respect to the Distribution Date of June 15, 2006, and with respect to the performance of the Trust during the month of May, 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"):

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	Included in Exhibit 4.1 to MBNA's Form			

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002

Agreement dated as of December 17, 2001

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

8-K filed with the SEC on January 14,

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

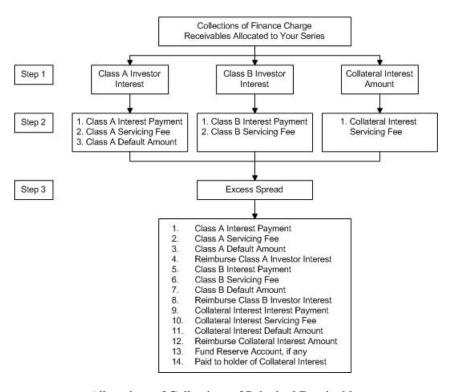
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

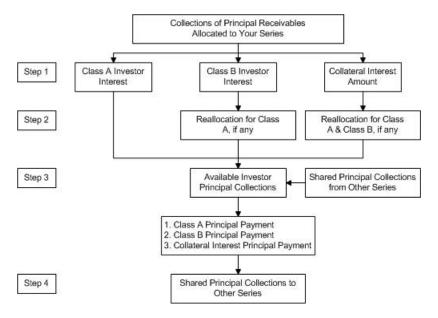
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> 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	\$ 4.598876
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	\$ 4.891654
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

\$ 107,663,125.55

(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

\$ 9,499,690.38

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$ 9,499,690.38

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period

\$ 78,034,414,895.46

(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2001-B as of the end of the day on the last day of the related Monthly Period	\$	750,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2001-B as of the end of the day on the last day of the related Monthly Period	\$	750,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	637,500,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	637,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	56,250,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted 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:		, ,
	May 1, 2006 through May 9, 2006 May 10, 2006 through May 31, 2006	_	1.08% 0.96%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	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 1999-D	414,237,541.02
Total	\$ 414,237,541.02

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:

		Percentage of Total <u>Receivables</u>		Aggregate Account <u>Balance</u>
(a) 3	30 - 59 days:	1.34%	\$	1,055,513,707.56
(b) (60 - 89 days:	0.77%	\$	609,136,086.85
(c) 9	90 - 119 days:	0.69%	\$	546,101,578.60
(d)	120 - 149 days:	0.63%	\$	498,302,448.65
(e)	150 - 179 days:	0.58%	\$	462,138,677.84
(f)	180 – or more days:	0.00%	\$	1,162,251.49
	Total:	4.01%	\$	3,172,354,750.99
5. <u>Inv</u>	estor Default Amount			
(a)	The Aggregate Investo the related Monthly Pe		\$	1,981,191.30
(b) (c)	The Class A Investor D the related Monthly Per The Class B Investor D the related Monthly Per	riod Default Amount for	<u> \$ </u>	1,684,012.52 148,589.39
(d)	The Collateral Default related Monthly Period	Amount for the	\$	148,589.39
6. <u>Inv</u>	estor Charge Offs			
(a)	The aggregate amount Charge Offs for the rela		\$	0.00
(b)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (a) above per	\$	0.00
(c)	The aggregate amount Charge Offs for the rela		\$	0.00
(d)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (c) above per	\$	0.00
(e)	The aggregate amount	of Collateral Charge		

0.00

Offs for the related Monthly Period

(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
(1)	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
Inve	estor 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
Rea	llocations	
(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			

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	9,268,946.81
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	817,848.29
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	817,848.29
	11.	<u>Co</u>	llection 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	\$	9,667,384.31
		(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	\$	853,004.54
		(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	\$	853,004.54
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	_	15.03%
		(b)	The Portfolio Adjusted Yield	-	7.28%
D.	Flo	ating	Rate Determinations		
	LIE		ates for the related Interest Period:		
		Cla	ss A and Class B determination -	_	5.08063%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Morento Copson Stall

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