

FORM 8-K

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20529

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934.

Date of Report: August 14, 1996

MBNA AMERICA BANK, NATIONAL ASSOCIATION
ON BEHALF OF THE
MBNA MASTER CREDIT CARD TRUST II
(Exact name of registrant as specified in its charter)

United States	33-84890	51-0331454
----- (State or other jurisdiction of incorporation)	----- (Commission File Number)	----- (IRS Employer Identification No.)

1100 North King Street
Wilmington, DE 19801

(Address of principal executive office)

Registrant's telephone number, including area code (302) 453-9930.

Item 5. OTHER EVENTS

The following is filed as an Exhibit to this Report under Exhibit 4:

4.1 Series 1996-G Supplement to the Pooling and Servicing Agreement, dated as of July 17, 1996, among MBNA America Bank, National Association, Seller and Servicer, and The Bank of New York, Trustee.

The following are filed as Exhibits to this Report under Exhibit 20:

20.1 Series 1994-A Certificateholders' Statement for the month ended July 31, 1996.

20.2 Series 1994-B Certificateholders' Statement for the month ended July 31, 1996.

20.3 Series 1994-C Certificateholders' Statement for the month ended July 31, 1996.

20.4 Series 1994-D Certificateholders' Statement for the month ended July 31, 1996.

20.5 Series 1995-A Certificateholders' Statement for the month ended July 31, 1996.

20.6 Series 1995-B Certificateholders' Statement for the month ended July 31, 1996.

20.7 Series 1995-C Certificateholders' Statement for the month ended July 31, 1996.

20.8 Series 1995-D Certificateholders' Statement for the month ended July 31, 1996.

20.9 Series 1995-E Certificateholders' Statement for the month ended July 31, 1996.

20.10 Series 1995-F Certificateholders' Statement for the month ended July 31, 1996.

20.11 Series 1995-I Certificateholders' Statement for the month ended July 31, 1996.

20.12 Series 1995-J Certificateholders' Statement for the month ended July 31, 1996.

20.13 Series 1996-A Certificateholders' Statement for the month ended July 31, 1996.

20.14 Series 1996-B Certificateholders' Statement for the month ended July 31, 1996.

20.15 Series 1996-C Certificateholders' Statement for the month ended July 31, 1996.

20.16 Series 1996-D Certificateholders' Statement for the month ended July 31, 1996.

20.17 Series 1996-E Certificateholders' Statement for the month ended July 31, 1996.

Item 5. OTHER EVENTS

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

99.1. Series 1994-A Key Performance Factors for the month ended July 31, 1996.

99.2. Series 1994-B Key Performance Factors for the month ended July 31, 1996.

99.3. Series 1994-C Key Performance Factors for the month ended July 31, 1996.

99.4. Series 1994-D Key Performance Factors for the month ended July 31, 1996.

99.5. Series 1995-A Key Performance Factors for the month ended July 31, 1996.

99.6. Series 1995-B Key Performance Factors for the month ended July 31, 1996.

99.7. Series 1995-C Key Performance Factors for the month ended July 31, 1996.

99.8. Series 1995-D Key Performance Factors for the month ended July 31, 1996.

99.9. Series 1995-E Key Performance Factors for the month ended July 31, 1996.

99.10. Series 1995-F Key Performance Factors for the month ended July 31, 1996.

99.11. Series 1995-I Key Performance Factors for the month ended July 31, 1996.

99.12. Series 1995-J Key Performance Factors for the month ended July 31, 1996.

99.13. Series 1996-A Key Performance Factors for the month ended July 31, 1996.

99.14. Series 1996-B Key Performance Factors for the month ended July 31, 1996.

99.15. Series 1996-C Key Performance Factors for the month ended July 31, 1996.

99.16. Series 1996-D Key Performance Factors for the month ended July 31, 1996.

99.17. Series 1996-E Key Performance Factors for the month ended July 31, 1996.

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: August 14, 1996

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: Douglas O. Hart

Name: Douglas O. Hart
Title: Executive Vice President

with respect to the related Monthly
 Period 0.870000

(j) The Class B Floating Allocation
 with respect to the related Monthly
 Period 0.045000

1994-A C-3 10:57:23 AM

(k) The Collateral Floating Allocation
 with respect to the related Monthly
 Period 0.085000

(l) The Fixed Investor Percentage with
 respect to the related Monthly Period . . . N/A

(m) The Class A Fixed Allocation with
 respect to the related Monthly Period . . . N/A

(n) The Class B Fixed Allocation with
 respect to the related Monthly Period . . . N/A

(o) The Collateral Fixed Allocation with
 respect to the related Monthly Period . . . N/A

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
Total	4.20%	732,136,061.72

4. Investor Default Amount

(a) The Aggregate Investor Default Amount
 for the related Monthly Period \$ 2,776,491.70

(b) The Class A Investor Default Amount
 for the related Monthly Period \$ 2,415,547.77

1994-A C-4 10:57:23 AM

(c) The Class B Investor Default Amount
 for the related Monthly Period \$ 124,942.13

(d) The Collateral Default Amount for
 the related Monthly Period \$ 236,001.80

5. Investor Charge Offs

(a) The aggregate amount of Class A
 Investor Charge Offs for the related
 Monthly Period \$ 0.00

(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
1994-A	C-5	10:57:23 AM	
(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 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.	\$	0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(l)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

6. Investor Servicing Fee

(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	688,750.00
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly		

Period \$ 35,625.00

(c) The amount of the Collateral Servicing
Fee payable by the Trust to the
Servicer for the related Monthly
Period \$ 67,291.67

7. Reallocations

(a) The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

1994-A C-6 10:57:23 AM

(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 \$ 64,600,000.00

(d) The Class B Investor Interest as of the
close of business on this Distribution
Date \$ 34,200,000.00

8. Principal Funding Account

(a) The principal amount on deposit in
the Principal Funding Account on
the related Transfer Date \$ 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

9. Available Funds

(a) The amount of Class A Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$ 8,879,418.66

(b) The amount of Class B Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$ 459,280.34

(c) The amount of Collateral Available
Funds on deposit in the Finance Charge
Account on the related Transfer Date . . . \$ 867,529.61

1994-A C-7 10:57:23 AM

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections
of Finance Charge Receivables and Annual

Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates. . . \$ 9,292,668.66

(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 \$ 480,655.34

(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 \$ 907,904.61

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 12.48%

(b) The Portfolio Adjusted Yield 4.44%

C. LIBOR Determinations

LIBOR rates for the Interest Period of July 15, 1996 through August 14, 1996:

Class A and Class B determination - 5.50000%

Collateral Interest determination - 5.49609%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

By: _____
Name: Marguerite M. Boylan
Title: Vice President
10:57:23 AM

with respect to the related Monthly
 Period 0.870000

(j) The Class B Floating Allocation
 with respect to the related Monthly
 Period 0.045000

1994-B C-3 10:25:54 AM

(k) The Collateral Floating Allocation
 with respect to the related Monthly
 Period 0.085000

(l) The Fixed Investor Percentage with
 respect to the related Monthly Period . . . N/A

(m) The Class A Fixed Allocation with
 respect to the related Monthly Period . . . N/A

(n) The Class B Fixed Allocation with
 respect to the related Monthly Period . . . N/A

(o) The Collateral Fixed Allocation with
 respect to the related Monthly Period . . . N/A

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
	-----	-----
Total	4.20%	732,136,061.72
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount
 for the related Monthly Period \$ 3,653,278.59

(b) The Class A Investor Default Amount
 for the related Monthly Period \$ 3,178,352.33

1994-B C-4 10:25:54 AM

(c) The Class B Investor Default Amount
 for the related Monthly Period \$ 164,397.57

(d) The Collateral Default Amount for
 the related Monthly Period \$ 310,528.69

5. Investor Charge Offs

(a) The aggregate amount of Class A
 Investor Charge Offs for the related
 Monthly Period \$ 0.00

(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
1994-B	C-5	10:25:54 AM
(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 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.	\$ 0.00 -----
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(l)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----

6. Investor Servicing Fee

(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 906,250.00 -----
(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 \$ 88,541.67

7. Reallocations

(a) The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

1994-B C-6 10:25:54 AM

(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 \$ 85,000,000.00

(d) The Class B Investor Interest as of the
close of business on this Distribution
Date \$ 45,000,000.00

8. 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
Investment Proceeds and amounts, if any,
withdrawn from the Reserve Account and
the Net Swap Receipt, if any, allocated
in respect of the Class A Certificates . . \$ 12,227,839.43

(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 \$ 632,441.28

(c) The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest. \$ 1,194,610.98

9. Principal Funding Account

(a) The principal amount on deposit in
the Principal Funding Account on
the related Transfer Date \$ 0.00

(b) The Accumulation Shortfall with
respect to the related Monthly
Period \$ 0.00

1994-B C-7 10:25:54 AM

(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. Swap Cash Flows

(a) The amount of the Net Swap Receipt
 for the related Transfer Date. \$ 643.66

(a) The amount of the Net Swap Payment
 for the related Transfer Date. \$ 0.00

11. Available Funds

(a) The amount of Class A Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 11,684,089.43

(b) The amount of Class B Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 604,316.28

(c) The amount of Collateral Available
 Funds on deposit in the Finance Charge
 Account on the related Transfer Date . . . \$ 1,141,485.98

12. Portfolio Yield

(a) The Portfolio Yield for the related
 Monthly Period 12.48%

(b) The Portfolio Adjusted Yield 4.47%

1994-B C-8 10:25:54 AM

C. Floating Rate Determinations

LIBOR for the Interest Period
 July 15, 1996 through August 14, 1996:

Class B Determination - 5.50000%

Collateral Interest Determination - 5.49609%

The weighted average of the Treasury Bill Rates
 for the Interest Period:

July 15, 1996 through August 14, 1996: 5.28710%

MBNA AMERICA BANK,
 NATIONAL ASSOCIATION,
 Servicer

By: _____
 Name: Marguerite M. Boylan
 Title: Vice President

1994-B

C-9

10:25:54 AM

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 \$ 90,728,363.29
- (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 \$ 4,692,847.11
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest. \$ 8,864,265.34

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 \$17,148,865,196.73

1994-C C-2 11:17:35 AM

- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-C 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 1994-C 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 \$ 870,000,000.00
- (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. \$ 870,000,000.00
- (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 Collateral Interest as of the end of the day on the last day of the related Monthly period \$ 85,000,000.00
- (h) The Floating Investor Percentage with respect to the period of:

	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000 -----
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.045000 -----
1994-C		C-3	11:17:35 AM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
	Total	4.20%
		732,136,061.72 -----

4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period \$	3,653,278.59 -----
	(b)	The Class A Investor Default Amount for the related Monthly Period \$	3,178,352.33 -----
1994-C		C-4	11:17:35 AM
	(c)	The Class B Investor Default Amount for the related Monthly Period \$	164,397.57 -----
	(d)	The Collateral Default Amount for the related Monthly Period \$	310,528.69 -----

5. Investor Charge Offs

	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$	0.00 -----
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(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
1994-C	C-5	11:17:35 AM
(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 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.	\$ 0.00 -----
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(l)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----

6. Investor Servicing Fee

(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 906,250.00 -----
(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 \$ 88,541.67

7. Reallocations

(a) The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

1994-C C-6 11:17:35 AM

(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 \$ 85,000,000.00

(d) The Class B Investor Interest as of the
close of business on this Distribution
Date \$ 45,000,000.00

8. 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 allocated in respect of the
Class A Certificates. \$ 12,227,195.77

(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 \$ 632,441.28

(c) The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest. \$ 1,194,610.98

9. Principal Funding Account

(a) The principal amount on deposit in
the Principal Funding Account on
the related Transfer Date \$ 0.00

(b) The Accumulation Shortfall with
respect to the related Monthly
Period \$ 0.00

1994-C C-7 11:17:35 AM

(c) The Principal Funding Investment
Proceeds deposited in the Finance
Charge Account on the related
Transfer Date \$ 0.00

(d) The Principal Funding Investment
 Shortfall deposited in the Finance
 Charge Account on the related
 Transfer Date from the Reserve Account . . \$ 0.00

(e) Interest earnings on funds on deposit
 in the Reserve Account deposited in
 the Finance Charge Account on the
 related Transfer Date \$ 0.00

10. Available Funds

(a) The amount of Class A Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 11,683,445.77

(b) The amount of Class B Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 604,316.28

(c) The amount of Collateral Available
 Funds on deposit in the Finance Charge
 Account on the related Transfer Date . . . \$ 1,141,485.98

11. Portfolio Yield

(a) The Portfolio Yield for the related
 Monthly Period 12.48%

(b) The Portfolio Adjusted Yield 4.35%

1994-C C-8 11:17:35 AM

C. Floating Rate Determinations

LIBOR rates for the Interest Period
 July 15, 1996 through August 14, 1996:

Class A and Class B determination - 5.50000%

Collateral Interest determination - 5.49609%

MBNA AMERICA BANK,
 NATIONAL ASSOCIATION,
 Servicer

By: _____
 Name: Marguerite M. Boylan
 Title: Vice President

1994-C

C-9

11:17:35 AM

CLASS A CUSIP 55262T AG8
 CLASS B CUSIP 55262T AH6

EXHIBIT C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

 MONTHLY PERIOD ENDING JULY 31, 1996

The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the trust during the related Monthly Period is set forth below.

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

A. 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	\$	4.933607

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

1994-D C-1 03:08:39 PM

7. The amount of distribution in respect of Class B Monthly Interest	\$	5.037500

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.	\$	5.184828

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

B. Information Regarding the Performance of the Trust

	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000 -----
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.045000 -----
1994-D		C-3	03:08:39 PM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
	Total	732,136,061.72
	-----	-----

4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period \$	3,653,278.59 -----
	(b)	The Class A Investor Default Amount for the related Monthly Period \$	3,178,352.33 -----
1994-D		C-4	03:08:39 PM
	(c)	The Class B Investor Default Amount for the related Monthly Period \$	164,397.57 -----
	(d)	The Collateral Default Amount for the related Monthly Period \$	310,528.69 -----

5. Investor Charge Offs

	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$	0.00 -----
--	-----	--	---------------

(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
1994-D	C-5	03:08:39 PM
(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 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.	\$ 0.00 -----
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(l)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----

6. Investor Servicing Fee

(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 906,250.00 -----
(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 \$ 88,541.67

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

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

(c) The Collateral Interest as of the close of business on this Distribution Date \$ 85,000,000.00

(d) The Class B Investor Interest as of the close of business on this Distribution Date \$ 45,000,000.00

8. 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 allocated in respect of the Class A Certificates. \$ 12,227,195.77

(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 \$ 632,441.28

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest. \$ 1,194,610.98

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00

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(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

(d) The Principal Funding Investment
 Shortfall deposited in the Finance
 Charge Account on the related
 Transfer Date from the Reserve Account . . \$ 0.00

(e) Interest earnings on funds on deposit
 in the Reserve Account deposited in
 the Finance Charge Account on the
 related Transfer Date \$ 0.00

10. Available Funds

(a) The amount of Class A Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 11,683,445.77

(b) The amount of Class B Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 604,316.28

(c) The amount of Collateral Available
 Funds on deposit in the Finance Charge
 Account on the related Transfer Date . . . \$ 1,141,485.98

11. Portfolio Yield

(a) The Portfolio Yield for the related
 Monthly Period 12.48%

(b) The Portfolio Adjusted Yield 4.42%

1994-D C-8 03:08:39 PM

C. Floating Rate Determinations

LIBOR for the Interest Period
 July 15, 1996 through August 14, 1996:

Class B Determination - 5.50000%

 Collateral Interest Determination - 5.49609%

The average of the Federal Funds Rates for the
 Interest Period:

July 15, 1996 through August 14, 1996: 5.39935%

MBNA AMERICA BANK,
 NATIONAL ASSOCIATION,
 Servicer

By: _____
 Name: Douglas O. Hart
 Title: Executive Vice Preside

1994-D

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03:08:39 PM

	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000 -----
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.045000 -----
1995-A		C-3	01:58:32 PM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
	Total	
	4.20%	732,136,061.72
	-----	-----

4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period \$	2,100,635.25 -----
	(b)	The Class A Investor Default Amount for the related Monthly Period \$	1,827,552.70 -----
1995-A		C-4	01:58:32 PM
	(c)	The Class B Investor Default Amount for the related Monthly Period \$	94,528.58 -----
	(d)	The Collateral Default Amount for the related Monthly Period \$	178,553.97 -----

5. Investor Charge Offs

	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$	0.00 -----
--	-----	--	---------------

(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
1995-A	C-5	01:58:32 PM
(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 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.	\$ 0.00 -----
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(l)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----

6. Investor Servicing Fee

(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 521,093.75 -----
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly	

Period \$ 26,953.12

(c) The amount of the Collateral Servicing
Fee payable by the Trust to the
Servicer for the related Monthly
Period \$ 50,911.46

7. Reallocations

(a) The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

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

(c) The Collateral Interest as of the
close of business on this Distribution
Date \$ 48,875,000.00

(d) The Class B Investor Interest as of the
close of business on this Distribution
Date \$ 25,875,000.00

8. 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 allocated in respect of the
Class A Certificates. \$ 7,030,637.82

(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 \$ 363,653.62

(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. \$ 686,901.40

9. Principal Funding Account

(a) The principal amount on deposit in
the Principal Funding Account on
the related Transfer Date \$ 0.00

(b) The Accumulation Shortfall with
respect to the related Monthly
Period \$ 0.00

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(c) The Principal Funding Investment
Proceeds deposited in the Finance
Charge Account on the related
Transfer Date \$ 0.00

(d) The Principal Funding Investment
 Shortfall deposited in the Finance
 Charge Account on the related
 Transfer Date from the Reserve Account . . \$ 0.00

(e) Interest earnings on funds on deposit
 in the Reserve Account deposited in
 the Finance Charge Account on the
 related Transfer Date \$ 0.00

10. Available Funds

(a) The amount of Class A Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 6,717,981.57

(b) The amount of Class B Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 347,481.74

(c) The amount of Collateral Available
 Funds on deposit in the Finance Charge
 Account on the related Transfer Date . . . \$ 656,354.53

11. Portfolio Yield

(a) The Portfolio Yield for the related
 Monthly Period 12.48%

(b) The Portfolio Adjusted Yield 4.34%

1995-A C-8 01:58:32 PM

C. Floating Rate Determinations

LIBOR for the Interest Period

July 15, 1996 through August 14, 1996: 5.49609%

MBNA AMERICA BANK,
 NATIONAL ASSOCIATION,
 Servicer

By: _____
 Name: Marguerite M. Boylan
 Title: Vice President

1995-A

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1996

The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the Trust during the related Monthly Period is set forth below.

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

A. 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	\$	4.870522

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

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7. The amount of distribution in respect of Class B Monthly Interest	\$	5.008300

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.	\$	5.166667

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

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$ 68,046,272.96
- (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 \$ 3,519,634.40
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest. \$ 6,648,199.69

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 \$17,148,865,196.73

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- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-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 1995-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 \$ 652,500,000.00
- (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. \$ 652,500,000.00
- (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. \$ 33,750,000.00
- (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 \$ 63,750,000.00

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

July 1, 1996 through July 31, 1996 4.42%

	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000 -----
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.045000 -----
1995-B		C-3	03:14:43 PM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
	Total	732,136,061.72
	-----	-----

4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period \$	2,739,958.95 -----
	(b)	The Class A Investor Default Amount for the related Monthly Period \$	2,383,764.29 -----
1995-B		C-4	03:14:43 PM
	(c)	The Class B Investor Default Amount for the related Monthly Period \$	123,298.15 -----
	(d)	The Collateral Default Amount for the related Monthly Period \$	232,896.51 -----

5. Investor Charge Offs

	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$	0.00 -----
--	-----	--	---------------

(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
1995-B			
	C-5		03:14:43 PM
(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 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.	\$	0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(l)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

6. Investor Servicing Fee

(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	679,687.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly		

Period \$ 35,156.25

(c) The amount of the Collateral Servicing
Fee payable by the Trust to the
Servicer for the related Monthly
Period \$ 66,406.25

7. Reallocations

(a) The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

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

(c) The Collateral Interest as of the
close of business on this Distribution
Date \$ 63,750,000.00

(d) The Class B Investor Interest as of the
close of business on this Distribution
Date \$ 33,750,000.00

8. 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 allocated in respect of the
Class A Certificates. \$ 9,170,396.89

(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 \$ 474,330.95

(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. \$ 895,958.51

9. Principal Funding Account

(a) The principal amount on deposit in
the Principal Funding Account on
the related Transfer Date \$ 0.00

(b) The Accumulation Shortfall with
respect to the related Monthly
Period \$ 0.00

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(c) The Principal Funding Investment
Proceeds deposited in the Finance
Charge Account on the related
Transfer Date \$ 0.00

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

(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

10. Reserve Draw Amount \$ 0.00

11. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 8,762,584.39

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 453,237.20

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 856,114.76

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 12.48%

(b) The Portfolio Adjusted Yield for the related Monthly Period 4.46%

1995-B C-8 03:14:43 PM

C. Floating Rate Determinations

LIBOR for the Interest Period

July 15, 1996 through August 14, 1996: 5.49609%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

By: _____
Name: Marguerite M. Boylan
Title: Vice President

1995-B

C-9

03:14:43 PM

	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000 -----
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.045000 -----
1995-C		C-3	11:12:15 AM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
	Total	732,136,061.72
	-----	-----

4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period \$	2,100,635.25 -----
	(b)	The Class A Investor Default Amount for the related Monthly Period \$	1,827,552.70 -----
1995-C		C-4	11:12:15 AM
	(c)	The Class B Investor Default Amount for the related Monthly Period \$	94,528.58 -----
	(d)	The Collateral Default Amount for the related Monthly Period \$	178,553.97 -----

5. Investor Charge Offs

	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$	0.00 -----
--	-----	--	---------------

(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
1995-C	C-5	11:12:15 AM	
(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 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.	\$	0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(l)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

6. Investor Servicing Fee

(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	521,093.75
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly		

Period \$ 26,953.13

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 50,911.45

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

1995-C C-6 11:12:15 AM

(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 \$ 48,875,000.00

(d) The Class B Investor Interest as of the close of business on this Distribution Date \$ 25,875,000.00

8. 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 Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates . . \$ 7,268,787.53

(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 \$ 363,653.62

(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. \$ 686,901.40

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00

1995-C C-7 11:12:15 AM

(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

10. Reserve Draw Amount \$ 0.00

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date. \$ 238,149.71

(a) The amount of the Net Swap Payment for the related Transfer Date. \$ 0.00

12. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 6,956,131.28

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 347,481.74

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date . . . \$ 656,354.53

13. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 12.48%

(b) The Portfolio Adjusted Yield 4.40%

1995-C C-8 11:12:15 AM

C. Floating Rate Determinations

LIBOR for the Interest Period 5.49609%

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

1. The Mark-to-Market Amount, if any, for the related Monthly Period \$ N/A

2. Has the Interest Reserve Account been established? No

3. Has the Interest Reserve Account been funded? No

4. The aggregate amount of funds withdrawn from
the Interest Reserve Account, if any \$ 0.00

5. How any funds withdrawn from the Interest
Reserve Account were utilized

none
6. Has the Interest Rate Swap been Terminated? No

7. Long Term Credit Rating of the Swap Counterparty AAA/Aaa

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

By: _____
Name: Marguerite M. Boylan
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

 MONTHLY PERIOD ENDING JULY 31, 1996

The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the trust during the related Monthly Period is set forth below.

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

A. 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	\$	5.041667

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

1995-D C-1 02:42:55 PM

7.	The amount of distribution in respect of Class B Monthly Interest	\$	4.982466

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.	\$	5.180522

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

B. 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 \$ 45,364,182.49

- (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 \$ 2,346,423.57

- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest. \$ 4,432,132.57

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 \$17,148,865,196.73

1995-D C-2 02:42:55 PM

- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-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 1995-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 \$ 435,000,000.00

- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period. \$ 435,000,000.00

- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period. \$ 22,500,000.00

- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period . . \$ 42,500,000.00

- (h) The Floating Investor Percentage with respect to the Period of:

July 1, 1996 through July 31, 1996 2.95%

	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000 -----
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.045000 -----
1995-D		C-3	02:42:55 PM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
	Total	
	4.20%	732,136,061.72
	-----	-----

4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period \$	1,826,639.33 -----
	(b)	The Class A Investor Default Amount for the related Monthly Period \$	1,589,176.23 -----
1995-D		C-4	02:42:55 PM
	(c)	The Class B Investor Default Amount for the related Monthly Period \$	82,198.77 -----
	(d)	The Collateral Default Amount for the related Monthly Period \$	155,264.33 -----

5. Investor Charge Offs

	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$	0.00 -----
--	-----	--	---------------

- (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

1995-D C-5 02:42:55 PM

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

- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

- (l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

6. Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 453,125.00

- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly

Period \$ 23,437.50

(c) The amount of the Collateral Servicing
Fee payable by the Trust to the
Servicer for the related Monthly
Period \$ 44,270.83

7. Reallocations

(a) The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

1995-D C-6 02:42:55 PM

(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 \$ 42,500,000.00

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

8. 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
Investment Proceeds and amounts, if any,
withdrawn from the Reserve Account and
the Net Swap Receipt, if any, allocated
in respect of the Class A Certificates . . \$ 6,222,133.14

(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 \$ 316,220.62

(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. \$ 597,305.52

9. Principal Funding Account

(a) The principal amount on deposit in
the Principal Funding Account on
the related Transfer Date \$ 0.00

(b) The Accumulation Shortfall with
respect to the related Monthly
Period \$ 0.00

1995-D C-7 02:42:55 PM

(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

10. Reserve Draw Amount \$ 0.00

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt
 for the related Transfer Date. \$ 108,535.04

(a) The amount of the Net Swap Payment
 for the related Transfer Date. \$ 0.00

12. Available Funds

(a) The amount of Class A Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 5,950,258.14

(b) The amount of Class B Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 302,158.12

(c) The amount of Collateral Available
 Funds on deposit in the Finance Charge
 Account on the related Transfer Date . . . \$ 570,743.02

13. Portfolio Yield

(a) The Portfolio Yield for the related
 Monthly Period 12.48%

(b) The Portfolio Adjusted Yield 4.54%

1995-D C-8 02:42:55 PM

C. Floating Rate Determinations

LIBOR for the Interest Period

July 15, 1996 through August 14, 1996 5.49609%

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

1. The Mark-to-Market Amount, if any, for the
 related Monthly Period \$ N/A

2. Has the Interest Reserve Account been
 established? No

3. Has the Interest Reserve Account been

funded?	No	

4. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any \$		0.00

5. How any funds withdrawn from the Interest Reserve Account were utilized		
none		
6. Has the Interest Rate Swap been Terminated?	No	

7. Long Term Credit Rating of the Swap Counterparty	AAA/Aaa	

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

By: _____
Name: Marguerite M. Boylan
Title: Vice President

CLASS A CUSIP 55262T AS2
CLASS B CUSIP 55262T AT0

EXHIBIT C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JUNE 30, 1996

The information which is required to be prepared with respect to the Distribution Date of July 15, 1996, and with respect to the performance of the Trust during the related Monthly Period is set forth below.

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

A. 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	\$	4.445848

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

1995-E

C-1

05:08:42 PM

7. The amount of distribution in respect of Class B Monthly Interest	\$	4.523626

8. The amount of distribution in respect of Class B Deficiency Amounts	\$	0.000000

9. The amount of distribution in respect of Class B Additional Interest.	\$	0.000000

10. The amount of distribution in respect of Collateral Monthly Interest.	\$	4.756959

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

B. 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	\$ 41,980,672.90

(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	\$ 2,171,414.10

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest.	\$ 4,101,560.45

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	\$16,975,561,627.28

1995-E C-2 05:08:42 PM

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-E 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 1995-E as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 435,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period.	\$ 435,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period.	\$ 22,500,000.00

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$ 42,500,000.00

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

	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000 -----
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.045000 -----
1995-E		C-3	05:08:42 PM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

3. 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) 35 - 64 days:	1.61%	276,686,094.15
(b) 65 - 94 days:	0.75%	129,941,776.85
(c) 95 - 124 days:	0.53%	90,513,990.94
(d) 125 - 154 days:	0.42%	72,766,783.33
(e) 155 or more days:	0.66%	114,792,307.12
	Total	684,700,952.39
	-----	-----

4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period \$	1,711,971.67 -----
	(b)	The Class A Investor Default Amount for the related Monthly Period \$	1,489,415.38 -----
1995-E		C-4	05:08:42 PM
	(c)	The Class B Investor Default Amount for the related Monthly Period \$	77,038.71 -----
	(d)	The Collateral Default Amount for the related Monthly Period \$	145,517.58 -----

5. Investor Charge Offs

	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$	0.00 -----
--	-----	--	---------------

- (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
- 1995-E C-5 05:08:42 PM
- (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 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date. \$ 0.00
 - (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
 - (l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

6. Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 453,125.00
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly

Period \$ 23,437.50

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 44,270.83

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

1995-E C-6 05:08:42 PM

(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 \$ 42,500,000.00

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

8. 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 allocated in respect of the Class A Certificates. \$ 6,107,712.30

(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 \$ 315,916.27

(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. \$ 596,730.53

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00

1995-E C-7 05:08:42 PM

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

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

(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

10. Reserve Draw Amount \$ 0.00

11. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 5,835,837.30

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 301,853.77

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date . . . \$ 570,168.03

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 12.74%

(b) The Portfolio Adjusted Yield for the related Monthly Period 4.55%

1995-E C-8 05:08:42 PM

C. Floating Rate Determinations

LIBOR for the Interest Period
June 17, 1996 through July 14, 1996: 5.49609%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

By: _____
Name: Marguerite M. Boylan
Title: Vice President

1995-E

C-9

05:08:42 PM

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1996

The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the Trust during the related Monthly Period is set forth below.

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

A. 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	\$	5.500000

5.	The amount of distribution in respect of Class A Deficiency Amounts	\$	0.000000

6.	The amount of distribution in respect of Class A Additional Interest.	\$	0.000000

1995-F C-1 10:58:51 AM

7.	The amount of distribution in respect of Class B Monthly Interest	\$	5.625000

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.	\$	5.119478

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

B. 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 \$ 47,449,891.59
- (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 \$ 1,955,352.76
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest. \$ 2,737,494.42

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 \$17,148,865,196.73

1995-F C-2 10:58:51 AM

- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-F 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 1995-F 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 \$ 455,000,000.00
- (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. \$ 455,000,000.00
- (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. \$ 18,750,000.00
- (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 . . \$ 26,250,000.00

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

July 1, 1996 through July 31, 1996 2.95%

	(i) The Class A Floating Allocation with respect to the related Monthly Period	0.910000 -----
	(j) The Class B Floating Allocation with respect to the related Monthly Period	0.037500 -----
1995-F	C-3	10:58:51 AM
	(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.052500 -----
	(l) The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m) The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n) The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o) The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
	Total	
	4.20%	732,136,061.72
	-----	-----

4. Investor Default Amount

	(a) The Aggregate Investor Default Amount for the related Monthly Period \$	1,826,639.29 -----
	(b) The Class A Investor Default Amount for the related Monthly Period \$	1,662,241.74 -----
1995-F	C-4	10:58:51 AM
	(c) The Class B Investor Default Amount for the related Monthly Period \$	68,498.98 -----
	(d) The Collateral Default Amount for the related Monthly Period \$	95,898.57 -----

5. Investor Charge Offs

	(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$	0.00 -----
--	--	---------------

(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
1995-F	C-5	10:58:51 AM
(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 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.	\$ 0.00 -----
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(l)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----

6. Investor Servicing Fee

(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 473,958.33 -----
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly	

Period \$ 19,531.25

(c) The amount of the Collateral Servicing
Fee payable by the Trust to the
Servicer for the related Monthly
Period \$ 27,343.75

7. Reallocations

(a) The amount of Reallocated Collateral
Principal Collections with respect to
this Distribution Date \$ 0.00

1995-F C-6 10:58:51 AM

(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 \$ 26,250,000.00

(d) The Class B Investor Interest as of the
close of business on this Distribution
Date \$ 18,750,000.00

8. 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 allocated in respect of the
Class A Certificates. \$ 6,394,682.95

(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 \$ 263,517.16

(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. \$ 368,924.14

9. Principal Funding Account

(a) The principal amount on deposit in
the Principal Funding Account on
the related Transfer Date \$ 0.00

(b) The Accumulation Shortfall with
respect to the related Monthly
Period \$ 0.00

1995-F C-7 10:58:51 AM

(c) The Principal Funding Investment
Proceeds deposited in the Finance
Charge Account on the related
Transfer Date \$ 0.00

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

(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

10. Reserve Draw Amount \$ 0.00

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date \$ 329,141.40

(b) The amount of the Net Swap Payment for the related Transfer Date \$ 0.00

12. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 6,110,307.95

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 251,798.41

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date . . . \$ 352,517.89

1995-F C-8 10:58:51 AM

13. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 12.48%

(b) The Portfolio Adjusted Yield for the related Monthly Period 3.68%

C. Floating Rate Determinations

LIBOR for the Interest Period

Collateral Interest Determination

July 15, 1996 through August 14, 1996: 5.49609%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

By: _____
Name: Marguerite M. Boylan

Title: Vice President

1995-F

C-9

10:58:51 AM

	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000 -----
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.045000 -----
1995-I		C-3	05:49:34 PM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
	Total	
	4.20%	732,136,061.72
	-----	-----

4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period \$	2,739,958.95 -----
	(b)	The Class A Investor Default Amount for the related Monthly Period \$	2,383,764.29 -----
1995-I		C-4	05:49:34 PM
	(c)	The Class B Investor Default Amount for the related Monthly Period \$	123,298.15 -----
	(d)	The Collateral Default Amount for the related Monthly Period \$	232,896.51 -----

5. Investor Charge Offs

	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$	0.00 -----
--	-----	--	---------------

- (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
- 1995-I C-5 05:49:34 PM
- (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 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date. \$ 0.00
 - (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
 - (l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

6. Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 679,687.50
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly

Period \$ 35,156.25

(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 \$ 468,750.00

1995-I C-6 05:49:34 PM

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

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

(c) The Collateral Interest as of the close of business on this Distribution Date \$ 63,750,000.00

(d) The Class B Investor Interest as of the close of business on this Distribution Date \$ 33,750,000.00

8. 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 allocated in respect of the Class A Certificates. \$ 9,170,396.89

(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 \$ 474,330.95

(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. \$ 895,958.51

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date \$ 0.00

1995-I C-7 05:49:34 PM

(b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00

(c) The Principal Funding Investment

Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

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

(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

10. Reserve Draw Amount \$ 0.00

11. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 8,762,584.39

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 453,237.20

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date . . . \$ 856,114.76

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 12.48%

(b) The Portfolio Adjusted Yield for the related Monthly Period 4.46%

1995-I C-8 05:49:34 PM

C. Floating Rate Determinations

LIBOR for the Interest Period

July 15, 1996 through August 14, 1996: 5.49609%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Title: Vice President

1995-I

C-9

05:49:34 PM

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 \$ 45,364,182.49

- (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 \$ 2,346,423.57

- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest. \$ 4,432,132.57

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 \$17,148,865,196.73

1995-J C-2 04:44:48 PM

- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-J 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 1995-J as of the end of the day on the last day of the related Monthly Period \$ 500,000,000.00

- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$ 435,000,000.00

- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period. \$ 435,000,000.00

- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period. \$ 22,500,000.00

- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$ 42,500,000.00

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

July 1, 1996 through July 31, 1996 2.95%

	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000 -----
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.045000 -----
1995-J		C-3	04:44:48 PM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
	Total	
	4.20%	732,136,061.72
	-----	-----

4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period \$	1,826,639.33 -----
	(b)	The Class A Investor Default Amount for the related Monthly Period \$	1,589,176.23 -----
1995-J		C-4	04:44:48 PM
	(c)	The Class B Investor Default Amount for the related Monthly Period \$	82,198.77 -----
	(d)	The Collateral Default Amount for the related Monthly Period \$	155,264.33 -----

5. Investor Charge Offs

	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$	0.00 -----
--	-----	--	---------------

Period \$ 23,437.50

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 44,270.83

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$ 312,500.00

1995-J C-6 04:44:48 PM

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

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

(c) The Collateral Interest as of the close of business on this Distribution Date \$ 42,500,000.00

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

8. 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 allocated in respect of the Class A Certificates. \$ 6,113,598.10

(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 \$ 316,220.62

(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. \$ 597,305.52

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date \$ 0.00

1995-J C-7 04:44:48 PM

(b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00

(c) The Principal Funding Investment

Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

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

(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

10. Reserve Draw Amount \$ 0.00

11. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 5,841,723.10

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 302,158.12

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date . . . \$ 570,743.02

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 12.48%

(b) The Portfolio Adjusted Yield for the related Monthly Period 4.38%

1995-J C-8 04:44:48 PM

C. Floating Rate Determinations

LIBOR for the Interest Period

July 15, 1996 through August 14, 1996: 5.49609%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President

1995-J

C-9

04:44:48 PM

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 \$ 63,509,855.21
- (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 \$ 3,284,992.96
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest. \$ 6,204,986.45

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 \$17,148,865,196.73

1996-A C-2 05:47:06 PM

- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-A 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 1996-A 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 \$ 609,000,000.00
- (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. \$ 609,000,000.00
- (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. \$ 31,500,000.00
- (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 \$ 59,500,000.00

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

July 1, 1996 through July 31, 1996 4.12%

- (i) The Class A Floating Allocation

with respect to the related Monthly
 Period 0.870000

(j) The Class B Floating Allocation
 with respect to the related Monthly
 Period 0.045000

1996-A C-3 05:47:06 PM

(k) The Collateral Floating Allocation
 with respect to the related Monthly
 Period 0.085000

(l) The Fixed Investor Percentage with
 respect to the related Monthly Period . . . N/A

(m) The Class A Fixed Allocation with
 respect to the related Monthly Period . . . N/A

(n) The Class B Fixed Allocation with
 respect to the related Monthly Period . . . N/A

(o) The Collateral Fixed Allocation with
 respect to the related Monthly Period . . . N/A

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
Total	4.20%	732,136,061.72

4. Investor Default Amount

(a) The Aggregate Investor Default Amount
 for the related Monthly Period \$ 2,557,295.06

(b) The Class A Investor Default Amount
 for the related Monthly Period \$ 2,224,846.69

1996-A C-4 05:47:06 PM

(c) The Class B Investor Default Amount
 for the related Monthly Period \$ 115,078.28

(d) The Collateral Default Amount for
 the related Monthly Period \$ 217,370.09

5. Investor Charge Offs

(a) The aggregate amount of Class A
 Investor Charge Offs for the related
 Monthly Period \$ 0.00

- (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

1996-A C-5 05:47:06 PM

- (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 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date. \$ 0.00
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
- (l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

6. Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 634,375.00
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 32,812.50

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 61,979.17

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$ 437,500.00

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

1996-A C-6 05:47:06 PM

(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 \$ 59,500,000.00

(d) The Class B Investor Interest as of the close of business on this Distribution Date \$ 31,500,000.00

8. 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 allocated in respect of the Class A Certificates. \$ 8,559,037.16

(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 \$ 442,708.91

(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. \$ 836,227.73

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date \$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00

1996-A C-7 05:47:06 PM

(c) The Principal Funding Investment
 Proceeds deposited in the Finance
 Charge Account on the related
 Transfer Date \$ 0.00

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

(e) Interest earnings on funds on deposit
 in the Reserve Account deposited in
 the Finance Charge Account on the
 related Transfer Date \$ 0.00

10. Reserve Draw Amount \$ 0.00

11. Available Funds

(a) The amount of Class A Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 8,178,412.16

(b) The amount of Class B Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 423,021.41

(c) The amount of Collateral Available
 Funds on deposit in the Finance Charge
 Account on the related Transfer Date . . . \$ 799,040.23

12. Portfolio Yield

(a) The Portfolio Yield for the related
 Monthly Period 12.48%

(b) The Portfolio Adjusted Yield for the related
 Monthly Period 4.42%

1996-A C-8 05:47:06 PM

C. Floating Rate Determinations

LIBOR for the Interest Period
 July 15, 1996 through August 14, 1996: 5.49609%

MBNA AMERICA BANK,
 NATIONAL ASSOCIATION,
 Servicer

By: _____
 Name: Marguerite M. Boylan
 Title: Vice President

1996-A

C-9

05:47:06 PM

with respect to the related Monthly
 Period 0.870000

(j) The Class B Floating Allocation
 with respect to the related Monthly
 Period 0.045000

1996-B C-3 04:22:41 PM

(k) The Collateral Floating Allocation
 with respect to the related Monthly
 Period 0.085000

(l) The Fixed Investor Percentage with
 respect to the related Monthly Period . . . N/A

(m) The Class A Fixed Allocation with
 respect to the related Monthly Period . . . N/A

(n) The Class B Fixed Allocation with
 respect to the related Monthly Period . . . N/A

(o) The Collateral Fixed Allocation with
 respect to the related Monthly Period . . . N/A

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
Total	4.20%	732,136,061.72

4. Investor Default Amount

(a) The Aggregate Investor Default Amount
 for the related Monthly Period \$ 1,826,639.33

(b) The Class A Investor Default Amount
 for the related Monthly Period \$ 1,589,176.23

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(c) The Class B Investor Default Amount
 for the related Monthly Period \$ 82,198.77

(d) The Collateral Default Amount for
 the related Monthly Period \$ 155,264.33

5. Investor Charge Offs

(a) The aggregate amount of Class A
 Investor Charge Offs for the related
 Monthly Period \$ 0.00

- (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

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C-5

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- (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 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date. \$ 0.00
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
- (l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

6. Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 453,125.00
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 23,437.50

(c) The Principal Funding Investment
 Proceeds deposited in the Finance
 Charge Account on the related
 Transfer Date \$ 0.00

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

(e) Interest earnings on funds on deposit
 in the Reserve Account deposited in
 the Finance Charge Account on the
 related Transfer Date \$ 0.00

10. Reserve Draw Amount \$ 0.00

11. Available Funds

(a) The amount of Class A Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 5,841,723.10

(b) The amount of Class B Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 302,158.12

(c) The amount of Collateral Available
 Funds on deposit in the Finance Charge
 Account on the related Transfer Date . . . \$ 570,743.02

12. Portfolio Yield

(a) The Portfolio Yield for the related
 Monthly Period 12.48%

(b) The Portfolio Adjusted Yield for the related
 Monthly Period 4.35%

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C. Floating Rate Determinations

LIBOR for the Interest Period

July 15, 1996 through August 14, 1996: 5.49609%

MBNA AMERICA BANK,
 NATIONAL ASSOCIATION,
 Servicer

By: _____
 Name: Marguerite M. Boylan
 Title: Vice President

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04:22:41 PM

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	\$ 45,364,182.49
(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	\$ 2,346,423.57
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest.	\$ 4,432,132.57

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	\$17,148,865,196.73
1996-C	C-2	08:51:29 AM
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-C 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-C as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 435,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period.	\$ 435,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period.	\$ 22,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$ 42,500,000.00
(h)	The Floating Investor Percentage with respect to the period of: July 1, 1996 through July 31, 1996	2.95%
(i)	The Class A Floating Allocation	

with respect to the related Monthly
 Period 0.870000

(j) The Class B Floating Allocation
 with respect to the related Monthly
 Period 0.045000

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(k) The Collateral Floating Allocation
 with respect to the related Monthly
 Period 0.085000

(l) The Fixed Investor Percentage with
 respect to the related Monthly Period . . . N/A

(m) The Class A Fixed Allocation with
 respect to the related Monthly Period . . . N/A

(n) The Class B Fixed Allocation with
 respect to the related Monthly Period . . . N/A

(o) The Collateral Fixed Allocation with
 respect to the related Monthly Period . . . N/A

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
Total	4.20%	732,136,061.72
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount
 for the related Monthly Period \$ 1,826,639.33

(b) The Class A Investor Default Amount
 for the related Monthly Period \$ 1,589,176.23

1996-C C-4 08:51:29 AM

(c) The Class B Investor Default Amount
 for the related Monthly Period \$ 82,198.77

(d) The Collateral Default Amount for
 the related Monthly Period \$ 155,264.33

5. Investor Charge Offs

(a) The aggregate amount of Class A
 Investor Charge Offs for the related
 Monthly Period \$ 0.00

- (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
- 1996-C C-5 08:51:29 AM
- (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 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date. \$ 0.00
 - (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
 - (l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

6. Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 453,125.00
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 23,437.50

(c) The Principal Funding Investment
 Proceeds deposited in the Finance
 Charge Account on the related
 Transfer Date \$ 0.00

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

(e) Interest earnings on funds on deposit
 in the Reserve Account deposited in
 the Finance Charge Account on the
 related Transfer Date \$ 0.00

10. Reserve Draw Amount \$ 0.00

11. Available Funds

(a) The amount of Class A Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 5,841,723.10

(b) The amount of Class B Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$ 302,158.12

(c) The amount of Collateral Available
 Funds on deposit in the Finance Charge
 Account on the related Transfer Date . . . \$ 570,743.02

12. Portfolio Yield

(a) The Portfolio Yield for the related
 Monthly Period 12.48%

(b) The Portfolio Adjusted Yield for the related
 Monthly Period 4.48%

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C. Floating Rate Determinations

LIBOR for the Interest Period

July 15, 1996 through August 14, 1996: 5.49609%

MBNA AMERICA BANK,
 NATIONAL ASSOCIATION,
 Servicer

By: _____
 Name: Marguerite M. Boylan
 Title: Vice President

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with respect to the related Monthly
 Period 0.850000

(j) The Class B Floating Allocation
 with respect to the related Monthly
 Period 0.075000

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(k) The Collateral Floating Allocation
 with respect to the related Monthly
 Period 0.075000

(l) The Fixed Investor Percentage with
 respect to the related Monthly Period . . . N/A

(m) The Class A Fixed Allocation with
 respect to the related Monthly Period . . . N/A

(n) The Class B Fixed Allocation with
 respect to the related Monthly Period . . . N/A

(o) The Collateral Fixed Allocation with
 respect to the related Monthly Period . . . N/A

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
Total	4.20%	732,136,061.72

4. Investor Default Amount

(a) The Aggregate Investor Default Amount
 for the related Monthly Period \$ 3,653,278.54

(b) The Class A Investor Default Amount
 for the related Monthly Period \$ 3,105,286.76

1996-D C-4 02:16:11 PM

(c) The Class B Investor Default Amount
 for the related Monthly Period \$ 273,995.89

(d) The Collateral Default Amount for
 the related Monthly Period \$ 273,995.89

5. Investor Charge Offs

(a) The aggregate amount of Class A
 Investor Charge Offs for the related
 Monthly Period \$ 0.00

- (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

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- (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 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date. \$ 0.00
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
- (l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

6. Investor Servicing Fee

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

- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$ 78,125.00

- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$ 625,000.00

7. Reallocations

- (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

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

- (c) The Collateral Interest as of the close of business on this Distribution Date \$ 75,000,000.00

- (d) The Class B Investor Interest as of the close of business on this Distribution Date \$ 75,000,000.00

8. 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 which were allocated in respect of the Class A Certificates. \$ 11,946,110.91

- (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 \$ 1,054,068.66

- (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. \$ 1,054,068.66

9. Principal Funding Account

- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date \$ 0.00

- (b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00

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1996-D

C-9

02:16:11 PM

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 \$ 66,481,991.10
- (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 \$ 5,866,058.06
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest. \$ 5,866,058.06

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 \$17,148,865,196.73

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- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-E 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 1996-E 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 Collateral Interest as of the end of the day on the last day of the related Monthly period \$ 56,250,000.00

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

July 1, 1996 through July 31, 1996 4.42%

- (i) The Class A Floating Allocation

with respect to the related Monthly
 Period 0.850000

(j) The Class B Floating Allocation
 with respect to the related Monthly
 Period 0.075000

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(k) The Collateral Floating Allocation
 with respect to the related Monthly
 Period 0.075000

(l) The Fixed Investor Percentage with
 respect to the related Monthly Period . . . N/A

(m) The Class A Fixed Allocation with
 respect to the related Monthly Period . . . N/A

(n) The Class B Fixed Allocation with
 respect to the related Monthly Period . . . N/A

(o) The Collateral Fixed Allocation with
 respect to the related Monthly Period . . . N/A

3. 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) 35 - 64 days:	1.76%	306,656,480.15
(b) 65 - 94 days:	0.79%	136,788,620.41
(c) 95 - 124 days:	0.56%	98,064,333.55
(d) 125 - 154 days:	0.42%	72,626,564.85
(e) 155 or more days:	0.67%	118,000,062.76
Total	4.20%	732,136,061.72

4. Investor Default Amount

(a) The Aggregate Investor Default Amount
 for the related Monthly Period \$ 2,739,958.94

(b) The Class A Investor Default Amount
 for the related Monthly Period \$ 2,328,965.12

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(c) The Class B Investor Default Amount
 for the related Monthly Period \$ 205,496.91

(d) The Collateral Default Amount for
 the related Monthly Period \$ 205,496.91

5. Investor Charge Offs

(a) The aggregate amount of Class A
 Investor Charge Offs for the related
 Monthly Period \$ 0.00

(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (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 5 (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 5 (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 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
1996-E	C-5	11:22:12 AM	
(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 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date.	\$	0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(l)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

6. Investor Servicing Fee

(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	58,593.75

1996-E

C-9

11:22:12 AM

MBNA MASTER CREDIT CARD TRUST II SERIES 94-A

KEY PERFORMANCE FACTORS
JULY, 1996

Expected B Maturity	9/15/99
Blended Coupon	5.7110%
Excess Protection Level	
3 Month Average	4.94%
July, 1996	4.58%
June, 1996	5.41%
May, 1996	4.83%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.90%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$760,000,000.00
Seller Participation Amount	\$2,960,990,196.73

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-B

KEY PERFORMANCE FACTORS
JULY, 1996

Expected B Maturity	9/15/99
Blended Coupon	5.68662%
Excess Protection Level	
3 Month Average	4.97%
July, 1996	4.61%
June, 1996	5.45%
May, 1996	4.85%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.88%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$2,960,990,196.73

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

KEY PERFORMANCE FACTORS
JULY, 1996

Expected B Maturity	11/15/01
Blended Coupon	5.7948%
Excess Protection Level	
3 Month Average	4.85%
July, 1996	4.49%
June, 1996	5.33%
May, 1996	4.73%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.99%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$2,960,990,196.73

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-D

KEY PERFORMANCE FACTORS
JULY, 1996

Expected B Maturity	11/17/97
Blended Coupon	5.75958%
Excess Protection Level	
3 Month Average	4.92%
July, 1996	4.53%
June, 1996	5.38%
May, 1996	4.84%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.95%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$2,960,990,196.73

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

KEY PERFORMANCE FACTORS
JULY, 1996

Expected B Maturity	09/15/04
Blended Coupon	5.8124%
Excess Protection Level	
3 Month Average	4.84%
July, 1996	4.47%
June, 1996	5.32%
May, 1996	4.72%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	8.01%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$2,960,990,196.73

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

KEY PERFORMANCE FACTORS
July, 1996

Expected B Maturity	06/15/00
Blended Coupon	5.6925%
Excess Protection Level	
3 Month Average	4.96%
July, 1996	4.60%
June, 1996	5.43%
May, 1996	4.85%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.88%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$2,960,990,196.73

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

KEY PERFORMANCE FACTORS
JULY, 1996

Expected B Maturity	7/15/05
Blended Coupon	6.2251%
Excess Protection Level	
3 Month Average	4.91%
July, 1996	4.55%
June, 1996	5.38%
May, 1996	4.79%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.94%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$2,960,990,196.73

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

KEY PERFORMANCE FACTORS
JULY, 1996

Expected B Maturity	7/17/00
Blended Coupon	5.8655%
Excess Protection Level	
3 Month Average	5.04%
July, 1996	4.68%
June, 1996	5.50%
May, 1996	4.94%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.80%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$2,960,990,196.73

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

KEY PERFORMANCE FACTORS
JUNE, 1996

Expected B Maturity	09/16/02
Blended Coupon	5.7546%
Excess Protection Level	
3 Month Average	5.05%
June, 1996	5.37%
May, 1996	4.78%
April, 1996	5.01%
Cash Yield	16.85%
Investor Charge Offs	4.11%
Base Rate	7.37%
Over 35 Day Delinquency	3.97%
Seller's Interest	19.37%
Total Payment Rate	10.78%
Total Principal Balance	\$16,975,561,627.28
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,287,686,627.28

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

KEY PERFORMANCE FACTORS
JULY, 1996

Expected B Maturity	09/15/00
Blended Coupon	6.3693%
Excess Protection Level	
3 Month Average	4.18%
July, 1996	3.90%
June, 1996	4.19%
May, 1996	4.44%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	8.58%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$2,960,990,196.73

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

KEY PERFORMANCE FACTORS
JULY, 1996

Expected B Maturity	11/15/00
Blended Coupon	5.6923%
Excess Protection Level	
3 Month Average	4.96%
July, 1996	4.60%
June, 1996	5.43%
May, 1996	4.85%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.88%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$2,960,990,196.73

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

KEY PERFORMANCE FACTORS
JULY, 1996

Expected B Maturity	12/16/02
Blended Coupon	5.7629%
Excess Protection Level	
3 Month Average	4.89%
July, 1996	4.53%
June, 1996	5.36%
May, 1996	4.77%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.96%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$2,960,990,196.73

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

KEY PERFORMANCE FACTORS
JULY, 1996

Expected B Maturity	03/17/03
Blended Coupon	5.7340%
Excess Protection Level	
3 Month Average	4.91%
July, 1996	4.56%
June, 1996	5.39%
May, 1996	4.80%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.93%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$700,000,000.00
Seller Participation Amount	\$2,960,990,196.73

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

KEY PERFORMANCE FACTORS
JULY, 1996

Expected B Maturity	04/17/06
Blended Coupon	5.8001%
Excess Protection Level	
3 Month Average	4.85%
July, 1996	4.49%
June, 1996	5.33%
May, 1996	4.73%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.99%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$2,960,990,196.73

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

KEY PERFORMANCE FACTORS
JULY, 1996

Expected B Maturity	04/16/01
Blended Coupon	5.6751%
Excess Protection Level	
3 Month Average	4.98%
July, 1996	4.62%
June, 1996	5.44%
May, 1996	4.87%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.86%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$2,960,990,196.73

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

KEY PERFORMANCE FACTORS
JULY, 1996

Expected B Maturity	05/15/01
Blended Coupon	5.6791%
Excess Protection Level	
3 Month Average	4.15%
July, 1996	4.61%
June, 1996	5.44%
May, 1996	2.40%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.87%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$2,960,990,196.73

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

KEY PERFORMANCE FACTORS
JULY, 1996

Expected B Maturity	06/16/03
Blended Coupon	5.7060%
Excess Protection Level	
3 Month Average	3.79%
July, 1996	4.58%
June, 1996	2.99%
May, 1996	N/A
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.90%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$2,960,990,196.73