#### FORM 8-K

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### 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: January 14, 1997

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	33-99324	51-0331454
(State or other	(Commission File	(IRS Employer
jurisdiction of	Number)	Identification No.)
incorporation)		

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 are filed as Exhibits to this Report under Exhibit 20:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

20.18 Series 1996-G Certificateholders' Statement for the month ended December 31, 1996.

20.19 Series 1996-H Certificateholders' Statement for the month ended December 31, 1996.

 $20.20\,$  Series 1996-J Certificateholders' Statement for the month ended December 31, 1996.

20.21 Series 1996-K Certificateholders' Statement for the month ended December 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 December 31, 1996. 99.2. Series 1994-B Key Performance Factors for the month ended December 31, 1996. 99.3. Series 1994-C Key Performance Factors for the month ended December 31, 1996. 99.4. Series 1994-D Key Performance Factors for the month ended December 31, 1996. 99.5. Series 1995-A Key Performance Factors for the month ended December 31, 1996. 99.6. Series 1995-B Key Performance Factors for the month ended December 31, 1996. 99.7. Series 1995-C Key Performance Factors for the month ended December 31, 1996. 99.8. Series 1995-D Key Performance Factors for the month ended December 31, 1996. 99.9. Series 1995-E Key Performance Factors for the month ended December 31, 1996. 99.10. Series 1995-F Key Performance Factors for the month ended December 31, 1996. 99.11. Series 1995-I Key Performance Factors for the month ended December 31, 1996. 99.12. Series 1995-J Key Performance Factors for the month ended December 31, 1996. 99.13. Series 1996-A Key Performance Factors for the month ended December 31, 1996. 99.14. Series 1996-B Key Performance Factors for the month ended December 31, 1996. 99.15. Series 1996-C Key Performance Factors for the month ended December 31, 1996. 99.16. Series 1996-D Key Performance Factors for the month ended December 31. 1996. 99.17. Series 1996-E Key Performance Factors for the month ended December 31, 1996. 99.18. Series 1996-G Key Performance Factors for the month ended December 31, 1996.

99.19. Series 1996-H Key Performance Factors for the month ended December 31, 1996.

99.20. Series 1996-J Key Performance Factors for the month ended December 31, 1996.

99.21. Series 1996-K Key Performance Factors for the month ended December 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: January 14, 1997

MBNA AMERICA BANK, NATIONAL ASSOCIATION

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

CLASS A CUSIP 55262T AA1 CLASS B CUSIP 55262T AB9 Exhibit 20.1

\$ 0.000000

\$ 0.000000

\$ 0.000000

\$ 4.829167

\$ 0.000000

\$ 0.000000

\$ 4.995833

\$ 0.000000

\$ 0.000000

\$ 5.129558

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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).
  - The amount of distribution in respect of Class A Monthly Principal
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - 7. The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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	\$70,944,036.63 
	(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	\$3,669,518.06
	(C)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,931,314.60
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$23,372,253,332.68
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-A as of the end of the day on the last day of the related Monthly Period	\$760,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-A as of the end of the day on the last day of the related Monthly Period	\$760,000,000.00
	(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	\$661,200,000.00
	(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	\$661,200,000.00
	(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	\$34,200,000.00
	(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	\$64,600,000.00

(h) The Floating Investor Percentage with respect to the period: December 1, 1996 through December 31, 1996 3.40%

- (i) The Class A Floating Allocation with respect to the related Monthly Period
- (j) The Class B Floating Allocation with respect to the related Monthly

0.045000

0.870000

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

0.085000

(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	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:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

### 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,516,820.41
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,189,633.77
(c)	The Class B Investor Default Amount for the related Monthly Period	\$113,256.89
(d)	The Collateral Default Amount for the related Monthly Period	\$213,929.75
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 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

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00 \_\_\_\_\_

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$688,750.00

\$35,625.00

Servicer for the related Monthly Period

7. Reallocations

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

\$ 0.00

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\$9,120,722.17

\$471,761.41

\$64,600,000.00

\$34,200,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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\$67,291.67

\$ 0.00

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

(c) The Collateral Interest as of the close of business on this Distribution Date

- (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
- 9. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$891,105.11

- 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

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual \$9,533,972.17

		Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$493,136.4	1
	(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	\$931,480.1	
	11. Port	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		13.33%
	(b)	The Portfolio Adjusted Yield		4.89%
c.	LIBOR Det	cerminations		
		tes for the Interest Period of er 16, 1996 through January 14, 1997:		

Class A and Class B determination -	5.62500%
Collateral Interest determination -	5.60547%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President CLASS A CUSIP 55262T AC7 CLASS B CUSIP 55262T AD5 Exhibit 20.2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$4.979167

\$0.000000

\$0.000000

\$0.000000

\$4.536120

\$0.000000

\$0.000000

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- \$0.000000
- \$0.000000
- \$5.129558

\$0.000000

B. Information Regarding the Performance of the Trust

(a)	The aggregate amount of Collections
	of Principal Receivables processed
	during the related Monthly Period
	which were allocated in respect of
	the Class A Certificates

(b)	The aggregate amount of Collections
	of Principal Receivables processed
	during the related Monthly Period
	which were allocated in respect of
	the Class B Certificates

(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. 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

\$23,372,253,332.68

\$1,000,000,000.00

\$1,000,000,000.00

\$870,000,000.00

\$870,000,000.00

\$45,000,000.00

\$85,000,000.00

\$93,347,415.83

\$4,828,313.46

\$9,120,150.06

- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-B as of the end of the day on the last day of the related Monthly Period
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-B as of the end of the day on the last day of the related Monthly Period

(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

(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

(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

(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

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

December 1, 1996 through December 31, 1996 4.47%

(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	0.045000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

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# 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	Aggregate Account
			Receivables	Balance
(a)	35 - 64 days:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

# 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,311,605.80
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,881,097.07
(c)	The Class B Investor Default Amount for the related Monthly Period	\$149,022.22
(d)	The Collateral Default Amount for the related Monthly Period	\$281,486.51
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00

\$ 0.00

- (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly

\$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 -----\$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 -----\$ 0.00 \_\_\_\_\_

\$ 0.00

\$906,250.00

\$46,875.00

		Period	\$88,541.67
7.	Real	locations	
	(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	\$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.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,000,949.99
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$620,738.62 
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,172,506.65
10.	Col	lection of Finance Charge Receivables	

 (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal 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	\$12,544,699.99
		(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	\$648,863.62
		(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	\$1,225,631.65
	11.	Swap	Cash Flows	
		(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$ 0.00
		(b)	The amount of the Net Swap Payment for the related Transfer Date	\$251,782.29
	12.	Port	folio Yield	
			The Portfolio Yield for the related Monthly Period	13.33%
		(b)	The Portfolio Adjusted Yield	4.90%
с.	Flo	ating	Rate Determinations	
			es for the Interest Period of 16, 1996 through January 14, 1997:	
	Cla	ss B d	etermination -	5.62500%
	Col	latera	l Interest determination -	5.60547%
			ted average of the Treasury Bill the Interest Period:	
		Decemb	er 16, 1996 through January 14, 1997	5.07700%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President CLASS A CUSIP 55262T AE3 CLASS B CUSIP 55262T AF0 Exhibit 20.3

\$0.000000

\$0.000000

\$0.000000

\$4.895833

\$0.000000

\$0.000000

\$5.062500

\$0.000000

\$0.000000

\$5.233725

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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).
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  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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 \$93,347,415.83 \_\_\_\_\_ (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 \$4,828,313.46 -----(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of \$9,120,150.06 the Collateral Interest \_\_\_\_\_ 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 \$23,372,253,332.68 -----(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 \$870,000,000.00 the related Monthly Period (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last

(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

day of the related Monthly Period

(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:

December 1, 1996 through December 31, 1996 4.47%

(i) The Class A Floating Allocation with respect to the related Monthly Period 18

0.870000

\_\_\_\_\_

\$870,000,000.00

\$45,000,000.00

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\_\_\_\_\_

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

0.045000

(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	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	Aggregate Account
		Re	eceivables	Balance
(a)	35 - 64 days:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

### 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,311,605.80
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,881,097.07
(c)	The Class B Investor Default Amount for the related Monthly Period	\$149,022.22
(d)	The Collateral Default Amount for the related Monthly Period	\$281,486.51
Inve	stor 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

- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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\$906,250.00

\$46,875.00

\$88,541.67

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 \$85,000,000.00 Date \_\_\_\_\_ (d) The Class B Investor Interest as of the close of business on this Distribution \$45,000,000.00 Date \_\_\_\_\_ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00 \_\_\_\_\_ (b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00 \_\_\_\_\_ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date \_\_\_\_\_ (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 \$ 0.00 related Transfer Date \_\_\_\_\_ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$12,000,949.99 \_\_\_\_\_ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$620,738.62 \_\_\_\_\_ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,172,506.65 \_\_\_\_\_ 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

\$12,544,699.99

	(	(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	\$648,863.62
	(	(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	\$1,225,631.65
	11. F	Port	folio Yield	
	(a	- /	The Portfolio Yield for the related Monthly Period	13.33%
	(b	<b>)</b>	The Portfolio Adjusted Yield	4.80%
с.	LIBOR	Det	erminations	

LIBOR rates for the Interest Period of December 16, 1996 through January 14, 1997:

Class A and Class B determination	on –	5.62500%
Collateral Interest determinatio	on –	5.60547%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By:	Marguerite M.	Boylan
Name:	Marguerite	M. Boylan
Title	e: Vice Presid	dent

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CLASS A CUSIP 55262T AG8 CLASS B CUSIP 55262T AH6 Exhibit 20.4

\$0.000000

\$0.000000

\$ 0.000000

\$ 4.737775

\$0.000000

\$0.000000

\$ 4.979167

\$0.000000

\$0.000000

\$ 5.108725

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest 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 (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-D as of the end of the day on the last

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-D as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00

day of the related Monthly Period

(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

(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

(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

(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:

December 1, 1996 through December 31, 1996 4.47%

(i) The Class A Floating Allocation with respect to the related Monthly Period

with respect to the related Monthly

(j) The Class B Floating Allocation

\$93,347,415.83 \_\_\_\_\_

\$4,828,313.46 -----

\$9,120,150.06

\_\_\_\_\_

\$23,372,253,332.68 -----

\$1,000,000,000.00 \_\_\_\_\_

\_\_\_\_\_

\$870,000,000.00

\$870,000,000.00 ------

\$45,000,000.00 \_\_\_\_\_

\_\_\_\_\_

0.870000

\_\_\_\_\_

0.045000 \_\_\_\_\_

(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	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	Aggregate Account
			Receivables	Balance
(a)	35 - 64 days:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

### 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,311,605.80
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,881,097.07
(c)	The Class B Investor Default Amount for the related Monthly Period	\$149,022.22
(d)	The Collateral Default Amount for the related Monthly Period	\$281,486.51
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 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

- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00

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\$ 0.00

\_\_\_\_\_

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$906,250.00

\$46,875.00

\$88,541.67

	(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	\$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.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,544,699.99
	(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	\$648,863.62
	(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	\$1,225,631.65
۶.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account

10. Available Funds

9.

			on the related Transfer Date	\$12,000,9	49.99
	(]	b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$620,738. 	62
	( )	C)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,172,50	6.65
	11.	Port	tfolio Yield		
	(,	a)	The Portfolio Yield for the related Monthly Period		13.33%
	(1	b)	The Portfolio Adjusted Yield		4.86%
C.		-	Rate Determinations tes for the Interest Period of		
			er 16, 1996 through January 14, 1997: determination -	5.62500%	

Class B determination -	5.62500%
Collateral Interest determination -	5.60547%

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

December 16, 1996 through January 14, 1997 5.35533%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President CLASS A CUSIP 55262T AJ2 CLASS B CUSIP 55262T AK9 Exhibit 20.5

\$0.000000

\$0.000000

\$0.000000

\$4.896225

\$0.000000

\$0.000000

\$5.046225

\$0.000000

\$0.000000

\$5.271225

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 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
  - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period
  - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period \$575,000,000.00
  - (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
  - (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
  - (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
  - (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 \$48,875,000.00
  - (h) The Floating Investor Percentage with respect to the period: December 1, 1996 through December 31, 1996 2.57%
  - (i) The Class A Floating Allocation with respect to the related Monthly Period
  - (j) The Class B Floating Allocation with respect to the related Monthly

\$53,674,765.18 \_\_\_\_\_

\$2,776,282.09 \_\_\_\_\_

\$5,244,086.27 \_\_\_\_\_

\$23,372,253,332.68

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\$575,000,000.00 \_\_\_\_\_

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\$500,250,000.00

\$500,250,000.00 \_\_\_\_\_

\$25,875,000.00 \_\_\_\_\_

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\_\_\_\_\_ 0.045000

0.870000

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(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	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:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

# 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,904,173.40
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,656,630.84
(c)	The Class B Investor Default Amount for the related Monthly Period	\$85,687.83
(d)	The Collateral Default Amount for the related Monthly Period	\$161,854.73
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 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

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- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$521,093.75

\$26,953.13

\$50,911.45

- 7. Reallocations
  - (a) The amount of Reallocated Collateral

Principal Collections with respect to this Distribution Date

- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
- (c) The Collateral Interest as of the close of business on this Distribution Date
- (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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 Procees and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates
  - (b) The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates
  - (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
- 9. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
  - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date

\$48,875,000.00

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\$ 0.00

\$ 0.00

\$25,875,000.00

\$7,213,202.72

\$373,096.87

\$704,738.21

\$ 0.00 \$ 0.00

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\$ 0.00

\$ 0.00 \_\_\_\_\_

\$ 0.00

	(a	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,900,546.47	
	(b	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$356,924.99	
	(c	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$674,191.34	
	11. P	ortfolio Yield		
	(a	The Portfolio Yield for the related Monthly Period	13.33%	
	(b	The Portfolio Adjusted Yield	4.78%	
с.	Floati	ng Rate Determinations		
		rates for the Interest Period of cember 16, 1996 through January 14, 1997: 5 -	5.60547%	

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President CLASS A CUSIP 55262T AL7 CLASS B CUSIP 55262T AM5 Exhibit 20.6

\$0.000000

\$0.000000

\$0.000000

\$4.804558

\$0.000000

\$0.000000

\$4.937892

\$0.000000

\$0.000000

\$5.104167

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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 DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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 \$70,010,561.23 \_\_\_\_\_ (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 \$3,621,237.03 \_\_\_\_\_ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of \$6,840,112.59 the Collateral Interest \_\_\_\_\_ 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 \$23,372,253,332.68 \_\_\_\_\_ (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 \$652,500,000.00 day of the related Monthly Period \_\_\_\_\_ (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 \$33,750,000.00 of the related Monthly Period \_\_\_\_\_ (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: December 1, 1996 through December 31, 1996 3.35% (i) The Class A Floating Allocation with respect to the related Monthly 0.870000 Period \_\_\_\_\_ (j) The Class B Floating Allocation 0.045000 with respect to the related Monthly

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(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	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:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

# 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,483,704.38
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,160,822.78
(c)	The Class B Investor Default Amount for the related Monthly Period	\$111,766.74
(d)	The Collateral Default Amount for the related Monthly Period	\$211,114.86
Inve	stor 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

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$679,687.50

\$35,156.25

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\$66,406.25

\$ 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. Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal 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	\$9,408,524.97
	(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	\$486,647.88
	(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	\$919,223.71
	9. Pri	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
10.	Availa	ble Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,000,712.47

\$9,000,712.47 \_\_\_\_\_

\_\_\_\_\_

	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$465,554.13
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$879,379.96 
	11. Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	13.33%
	(b)	The Portfolio Adjusted Yield	4.91%
с.	Floating	Rate Determinations	

LIBOR rates for the Interest Period of December 16, 1996 through January 14, 1997: 5.60547%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President CLASS A CUSIP 55262T AN3 CLASS B CUSIP 55262T AP8 Exhibit 20.7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$5.021225

\$0.000000

\$0.000000

\$0.000000

\$5.375000

\$0.000000

\$0.000000

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- \$0.000000
- \$0.000000

\$5.271225

\$0.00000

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B. Information Regarding the Performance of the Trust

(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	\$53,674,765.18 
(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	\$2,776,282.09
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,244,086.27
Prim	ncipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$23,372,253,332.68 
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00 
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
(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	\$25,875,000.00
(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	\$48,875,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	December 1, 1996 through December 31, 1996	2.57%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
( - )	The Class P Florting Allesting	
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000

2.

(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

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## 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:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

## 4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,904,173.40
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,656,630.84
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$85,687.83
	(d)	The Collateral Default Amount for the related Monthly Period	\$161,854.73
5.	Inve	stor 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

- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$521,093.75

\$26,953.13

\$50,911.45

#### 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	\$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.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,172,153.04
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$356,924.99
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$674,191.34
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal 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	\$7,484,809.29
	(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	\$373,096.87	-
		(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$704,738.21	-
	11.	Swa	ap Cash Flows		
		(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$271,606.57	_
		(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00	
	12.	Por	rtfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	13.33%	-
		(b)	The Portfolio Adjusted Yield	4.85%	-
			g Rate Determinations		
с.	LIB Dec	BOR ra	ates for the Interest Period of 16, 1996 through January 14, 1997: 5.6054	17%	
	LIB Dec Inf	BOR ra cember	16, 1996 through January 14, 1997: 5.6054	17%	
	LIB Dec Inf	OR ra ember  format erest The	16, 1996 through January 14, 1997: 5.6054  cion regarding the status of the	17% \$N/A	-
	LIE Dec Inf Int	30R ra ember format cerest The rela Has	16, 1996 through January 14, 1997: 5.6054 tion regarding the status of the Rate Swap and the Swap Counterparty Mark-to-Market Amount, if any, for the	\$ N/A	-
	LIE Dec Inf Int 1.	OR ra cember cormat cerest The rela Has esta	<pre>16, 1996 through January 14, 1997: 5.6054 cion regarding the status of the t Rate Swap and the Swap Counterparty Mark-to-Market Amount, if any, for the ated Monthly Period. the Interest Reserve Account been ablished? the Interest Reserve Account been</pre>	\$N/A No	-
	LIE Dec Inf Int 1.	BOR ra cember format cerest The rela Has esta Has func The	<pre>16, 1996 through January 14, 1997: 5.6054 cion regarding the status of the t Rate Swap and the Swap Counterparty Mark-to-Market Amount, if any, for the ated Monthly Period. the Interest Reserve Account been ablished? the Interest Reserve Account been</pre>	\$ N/A   No 	-
	LIE Dec Infi Int 1. 2. 3.	BOR ra ember  format erest The rela Has esta Has func The the How	<pre>16, 1996 through January 14, 1997: 5.6054</pre>	\$ N/A No  \$ 0.00	-
	LIP Dec Inf Int 1. 2. 3.	BOR ra ember  format erest The rela Has esta Has func The the How	<pre>c 16, 1996 through January 14, 1997: 5.6054 c. cion regarding the status of the c Rate Swap and the Swap Counterparty Mark-to-Market Amount, if any, for the ated Monthly Period. the Interest Reserve Account been ablished? the Interest Reserve Account been led? aggregate amount of funds withdrawn from Interest Reserve Account, if any many funds withdrawn from the Interest erve Account were utilized?</pre>	\$ N/A No  \$ 0.00	-
	LIP Dec Inf Int 1. 2. 3.	BOR ra sember  format rela The rela Has func The the the Has func The the	<pre>c 16, 1996 through January 14, 1997: 5.6054 c. cion regarding the status of the c Rate Swap and the Swap Counterparty Mark-to-Market Amount, if any, for the ated Monthly Period. the Interest Reserve Account been ablished? the Interest Reserve Account been led? aggregate amount of funds withdrawn from Interest Reserve Account, if any many funds withdrawn from the Interest erve Account were utilized?</pre>	\$ N/A No  \$ 0.00	-

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

CLASS A CUSIP 55262T AQ6 CLASS B CUSIP 55262T AR4 Exhibit 20.8

\$0.000000

\$0.000000

\$0.000000

\$5.041667

\$0.000000

\$0.000000

\$4.912892

\$0.000000

\$0.000000

\$5,104558

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - 7. The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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	\$46,673,709.04 
	(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	\$2,414,158.00
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,560,075.18
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$23,372,253,332.68 
	(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:	
	Dec	ember 1, 1996 through December 31, 1996 2.	23%
	(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 0.045000

(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	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	Aggregate Account
			Receivables	Balance
(a)	35 - 64 days:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(C)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

#### 4. Investor Default Amount

Monthly Period

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,655,802.96
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,440,548.53
(c)	The Class B Investor Default Amount for the related Monthly Period	\$74,511.16
(d)	The Collateral Default Amount for the related Monthly Period	\$140,743.27
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 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	<b>A A A</b>

\$ 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
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

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\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

\$44,270.83

(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 \$22,500,000.00 Date \_\_\_\_\_ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals \$ 0.00 \_\_\_\_\_ (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period \_\_\_\_\_ (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 \$ 0.00 Transfer Date. \_\_\_\_\_ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,136,604.94 \_\_\_\_\_ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$310,369.45 \_\_\_\_\_ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$586,253.26 \_\_\_\_\_ 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, 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

\$6,408,479.94

		(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$324,431.	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	\$612,815. 	76
	11.	Swap	Cash Flows		
		(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$136,129.	62
		(b)	The amount of the Net Swap Payment for the related Transfer Date	\$   0.00	
	12.	Port	folio Yield		
			The Portfolio Yield for the related Monthly Period		13.33%
		(b)	The Portfolio Adjusted Yield		4.99%
c.	Floa	ating	Rate Determinations		
	Ι		es for the Interest Period of Der 16, 1996 through January 14, 1997:	5.60547%	
D.			on regarding the status of the Rate Swap and the Swap Counterparty		
	1.		Mark-to-Market Amount, if any, for the ed Monthly Period.	\$ 	N/A

2. Has the Interest Reserve Account been established?

- 3. Has the Interest Reserve Account been funded?
- 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: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President

No \_\_\_\_\_

No \_\_\_\_\_

\_\_\_\_\_

CLASS A CUSIP 55262T AS2 CLASS B CUSIP 55262T AT0 Exhibit 20.9

\$0.000000

\$0.000000

\$0.000000

\$4.854558

\$0.000000

\$0.000000

\$4.937892

\$0.000000

\$0.000000

\$5,187892

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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
- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$4.560.075.18

\$23,372,253,332.68

\$500,000,000.00

\$500,000,000.00

\$435,000,000.00

\$435,000,000.00

\$22,500,000.00

\$42,500,000.00

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\$46,673,709.04

\$2,414,158.00

- 2. Principal Receivables in the Trust
  - (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
  - (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
  - (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
  - (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
  - (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
  - (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
  - (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
  - (h) The Floating Investor Percentage with respect to the period:

December 1, 1996 through December 31, 1996 2.23%

(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	0.045000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	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:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

## 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,655,802.96
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,440,548.53
(c)	The Class B Investor Default Amount for the related Monthly Period	\$74,511.16
(d)	The Collateral Default Amount for the related Monthly Period	\$140,743.27
Inve	stor 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	

(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

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount

(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date

- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
  - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

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\$44,270.83

\$ 0.00

\$ 0.00

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\$42,500,000.00

\$22,500,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$586,253.26

\$6,000,475.32

\$310,369.45

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- 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	\$6,272,350.32 
(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	\$324,431.95
(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	\$612,815.76
Por	tfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	13.33%
(b)	The Portfolio Adjusted Yield	4.84%

C. LIBOR Determinations

11.

LIBOR rates for the Interest Period of December 16, 1996 through January 14, 1997: 5.60547%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President CLASS A CUSIP 55262T AU7 CLASS B CUSIP 55262T AV5 Exhibit 20.10

\$0.000000

\$0.000000

\$0.000000

\$5.500000

\$0.000000

\$0.000000

\$5.625000

\$0.000000

\$0.000000

\$5.032868

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - 7. The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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	\$ 48,819,626.26
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 2,011,796.68
	(C)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 2,816,516.72
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$23,372,253,332.68
	(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:	
		December 1, 1996 through December 31, 1996	2.23%
	(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	0.037500

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(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.052500
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	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:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

# 4. Investor Default Amount

(c) The aggregate amount of Class B

Investor Charge Offs for the related

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,655,802.89
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,506,780.64
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$62,092.59
	(d)	The Collateral Default Amount for the related Monthly Period	\$86,929.66
5.	Inve	stor 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

- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00

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\$ 0.00

\_\_\_\_\_

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$473,958.33

\$19,531.25

\$27,343.75

- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
    (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
    - (c) The Collateral Interest as of the close of business on this Distribution Date
    - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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 allocated in respect of the Class A Certificates
  - (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates
  - (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
  - 9. Principal Funding Account
    - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals
    - (b) The Accumulation Shortfall with respect to the related Monthly Period
    - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
    - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
    - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.

\$ 0.00

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\$26,250,000.00

\$18,750,000.00

\$6,560,733.98

\$270,359.75

\$378,503.88

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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\$ 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	\$6,276,35 	58.98
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$258,641.	.00
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$362,097	. 63
11.	Swa	p Cash Flows		
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$359 <b>,</b> 469.	.65
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00	
12.	Por	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		13.33%
	(b)	The Portfolio Adjusted Yield		4.10%

## C. Floating Rate Determinations

LIBOR rates for the Interest Period Collateral Interest Determination

December 16, 1996 through January 14, 1997: 5.60547%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President CLASS A CUSIP 55262T AW3 CLASS B CUSIP 55262T AX1 Exhibit 20.11

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$4.812892

\$0.000000

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\$4.896225

- \$0.000000
- \$0.000000
- \$5.025392

\$0.00000

B. Information Regarding the Performance of the Trust

(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	\$70,010,561.23
(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	\$3,621,237.03
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,840,112.59
Prir	ncipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$23,372,253,332.68
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-I 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-I 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:	
	December 1, 1996 through December 31, 1996	3.35%
(i)	The Class A Floating Allocation with respect to the related Monthly	

2.

Period

0.870000

(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	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 eceivables	Aggregate Account Balance
(a)	35 - 64 days:		1.82%	433,067,530.81
(b)	65 – 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,483,704.38	
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,160,822.78	
(c)	The Class B Investor Default Amount for the related Monthly Period	\$111,766.74	
(d)	The Collateral Default Amount for the related Monthly Period	\$211,114.86	
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00	
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00	

\$ 0.00 \_\_\_\_\_

- (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00

\$ 0.00

\_\_\_\_\_

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$679,687.50

\$35,156.25

Fee payable by the Trust to the Servicer for the related Monthly Period

\$66,406.25

\$468,750.00

\$ 0.00

\$ 0.00

\$63,750,000.00

\$33,750,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
  - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$465,554.13

\$9,000,712.47

\$879,379.96

- 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 \$9,408,524.97
  - (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

\$486,647.88

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(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 \$919,223.71

### 11. Portfolio Yield

The Portfolio Yield for the related	10.000
Monthly Period	13.33%
The Portfolio Adjusted Yield	4.91%
	Monthly Period

## C. LIBOR Determinations

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LIBOR rates for the Interest Period of
December 16, 1996 through January 14, 1997: 5.60547%
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MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President CLASS A CUSIP 55262T AY9 CLASS B CUSIP 55262T AZ6 Exhibit 20.12

\$0.000000

\$0.000000

\$0.000000

\$4.862892

\$0.000000

\$0.000000

\$4.962892

\$0.000000

\$0.000000

\$5.171225

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 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
  - (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
  - (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
  - (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
  - (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
  - (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
  - (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: December 1, 1996 through December 31, 1996 2.23%
  - (i) The Class A Floating Allocation with respect to the related Monthly Period
  - (j) The Class B Floating Allocation with respect to the related Monthly
  - (k) The Collateral Floating Allocation with respect to the related Monthly

\$46,673,709.04 \_\_\_\_\_

\$2,414,158.00

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\$4,560,075.18 \_\_\_\_\_

\$23,372,253,332.68 \_\_\_\_\_

\$500,000,000.00 \_\_\_\_\_

\$500,000,000.00 \_\_\_\_\_

\$435,000,000.00 \_\_\_\_\_

\$435,000,000.00 \_\_\_\_\_

\$22,500,000.00 -----

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0.870000

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0.045000

	Period	0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	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:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,655,802.96
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,440,548.53
(c)	The Class B Investor Default Amount for the related Monthly Period	\$74,511.16
(d)	The Collateral Default Amount for the related Monthly Period	\$140,743.27
Inve	stor 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

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00 \_\_\_\_\_

\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

\$44,270.83

\$312,500.00

- (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
- (c) The Collateral Interest as of the close of business on this Distribution Date
- (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
  - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- 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
  - (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

\$ 0.00

\$ 0.00

\$42,500,000.00

\$22,500,000.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$6,000,475.32

\$310,369.45

\$586,253.26

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\$324,431.95

\$6,272,350.32

(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	\$612,815.76
11. Port	folio Yield	
(-)	The Portfolio Yield for the related Monthly Period	13.33%
(b)	The Portfolio Adjusted Yield	4.83%
LIBOR Det	erminations	
	es for the Interest Period of r 16, 1996 through January 14, 1997:	5.60547%

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MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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CLASS A CUSIP 55262T BAO CLASS B CUSIP 55262T BB8 Exhibit 20.13

\$0.000000

\$0.000000

\$0.000000

\$4.846225

\$0.000000

\$0.000000

\$4.954558

\$0.000000

\$0.000000

\$5.062892

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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 \$65,343,191.27 \_\_\_\_\_ (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 \$3,379,819.13 -----(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of \$6,384,105.09 the Collateral Interest \_\_\_\_\_ 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 \$23,372,253,332.68 \_\_\_\_\_ (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 \$700,000,000.00 last day of the related Monthly Period \_\_\_\_\_ (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 \$31,500,000.00 of the related Monthly Period \_\_\_\_\_ (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: December 1, 1996 through December 31, 1996 3.13% (i) The Class A Floating Allocation with respect to the related Monthly

0.870000

Period

with respect to the related Monthly

0.045000

(k) The Collateral Floating Allocation with respect to the related Monthly Period 0.085000 \_\_\_\_\_ (1) The Fixed Investor Percentage with respect to the related Monthly Period N/A \_\_\_\_\_ (m) The Class A Fixed Allocation with respect to the related Monthly Period N/A -----(n) The Class B Fixed Allocation with respect to the related Monthly Period N/A \_\_\_\_\_ (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A \_\_\_\_\_

## 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:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

### 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,318,124.09
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,016,767.95
(c)	The Class B Investor Default Amount for the related Monthly Period	\$104,315.57
(d)	The Collateral Default Amount for the related Monthly Period	\$197,040.57
Inve	stor 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

- (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00

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\$ 0.00

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\$ 0.00

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

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\$634,375.00

\$32,812.50

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

\$ 0.00

\$59,500,000.00

\$31,500,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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- 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
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
  - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

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\$8,400,665.09

\$434,517.13

\$820,754.73

- 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 \$8,781,290.09
  - (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

\$454,204.63

(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

# 11. Portfolio Yield

(a)	The Portfolio Yield for the related	12 220
	Monthly Period	13.33%
(b)	The Portfolio Adjusted Yield	4.86%

### C. LIBOR Determinations

LIBOR rates for the Interest Period of December 16, 1996 through January 14, 1997: 5.60547%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President CLASS A CUSIP 55262T BC6 CLASS B CUSIP 55262T BD4 Exhibit 20.14

\$0.000000

\$0.000000

\$0.000000

\$4.887892

\$0.000000

\$0.000000

\$4.979558

\$0.000000

\$0.000000

\$5.271225

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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 \$46,673,709.04 \_\_\_\_\_ (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 \$2,414,158.00 -----(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of \$4,560,075.18 the Collateral Interest \_\_\_\_\_ 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 \$23,372,253,332.68 \_\_\_\_\_ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period \$500,000,000.00 \_\_\_\_\_ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-B as of the end of the day on the \$500,000,000.00 last day of the related Monthly Period \_\_\_\_\_ (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 \$22,500,000.00 of the related Monthly Period \_\_\_\_\_ (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: December 1, 1996 through December 31, 1996 2.23% (i) The Class A Floating Allocation with respect to the related Monthly

0.870000

Period

with respect to the related Monthly

0.045000

(k) The Collateral Floating Allocation with respect to the related Monthly Period 0.085000 \_\_\_\_\_ (1) The Fixed Investor Percentage with respect to the related Monthly Period N/A \_\_\_\_\_ (m) The Class A Fixed Allocation with respect to the related Monthly Period N/A -----(n) The Class B Fixed Allocation with respect to the related Monthly Period N/A \_\_\_\_\_ (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A \_\_\_\_\_

## 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:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

### 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,655,802.96
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,440,548.53
(c)	The Class B Investor Default Amount for the related Monthly Period	\$74,511.16
(d)	The Collateral Default Amount for the related Monthly Period	\$140,743.27
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A	

Investor Charge Offs set forth in
5 (a) above per \$1,000 of original

- (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

Fee payable by the Trust to the Servicer for the related Monthly Period

\$44,270.83

\$ 0.00

\$42,500,000.00

\$22,500,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period

\$312,500.00

- 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
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
  - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$6,000,475.32

\$310,369.45

\$586,253.26

- 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 \$6,272,350.32 \_\_\_\_\_ (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 \$324,431.95 \_\_\_\_\_ (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 \$612,815.76 -----

# 11. Portfolio Yield

(a)	The Portfolio Yield for the related	
	Monthly Period	13.33%
(b)	The Portfolio Adjusted Yield	4.79%

### C. LIBOR Determinations

LIBOR rates for the Interest Period of December 16, 1996 through January 14, 1997: 5.60547%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President CLASS A CUSIP 55262T BE2 CLASS B CUSIP 55262T BF9 Exhibit 20.15

\$0.000000

\$0.000000

\$0.000000

\$4.787892

\$0.000000

\$0.000000

\$4.904558

\$0.000000

\$0.000000

\$5.108725

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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 \$46,673,709.04 \_\_\_\_\_ (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 \$2,414,158.00 -----(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of \$4,560,075.18 the Collateral Interest \_\_\_\_\_ 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 \$23,372,253,332.68 \_\_\_\_\_ (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 \$500,000,000.00 last day of the related Monthly Period \_\_\_\_\_ (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 \$22,500,000.00 of the related Monthly Period \_\_\_\_\_ (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: December 1, 1996 through December 31, 1996 2.23% (i) The Class A Floating Allocation with respect to the related Monthly Period

0.870000

0.045000

(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	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:

		of Total	Aggregate Account Balance
(a)	35 - 64 days:	1.82%	433,067,530.81
(b)	65 - 94 days:	0.86%	204,156,445.45
(c)	95 - 124 days:	0.62%	146,144,128.30
(d)	125 - 154 days:		115,860,206.07
(e)	155 or more days:		174,240,248.02
	Tota		1,073,468,558.65
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period		\$1,655,802.96
(b)	The Class A Investor Default A for the related Monthly Period		\$1,440,548.53
(c)	The Class B Investor Default A for the related Monthly Period		\$74,511.16

- (d) The Collateral Default Amount for the related Monthly Period
- 5. Investor Charge Offs

4.

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

(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

\$140,743.27

\$ 0.00

- (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly
- \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 -----\$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 -----\$ 0.00 \_\_\_\_\_ \$ 0.00 -----\$453,125.00 \_\_\_\_\_

\$23,437.50

		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
7.	Real	locations	
	(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.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,000,475.32
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$310,369.45
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$586,253.26

	of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,272,350.32
(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	\$324,431.95
(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	\$612,815.76
11. Portfoli	lo Yield	
(a)	The Portfolio Yield for the related Monthly Period	13.33%
(b)	The Portfolio Adjusted Yield	4.92%
C. LIBOR Det	cerminations	
	tes for the Interest Period of er 16, 1996 through January 14, 1997: 5.60 -	547%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By:	Marguerite M.	. Boylan
Name:	Marguerite	e M. Boylan
Title	e: Vice Press	ident

CLASS A CUSIP 55262T BG7 CLASS B CUSIP 55262T BH5 Exhibit 20.16

\$0.000000

\$0.000000

\$0.000000

\$4.796225

\$0.000000

\$0.000000

\$4.912892

\$0.000000

\$0.000000

\$5.046225

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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 \$91,201,498.68 ------(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$8,047,191.52 \_\_\_\_\_ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,047,191.52 \_\_\_\_\_ 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 \$23,372,253,332.68 \_\_\_\_\_ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-D 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 1996-D as of the end of the day on the \$1,000,000,000.00 last day of the related Monthly Period \_\_\_\_\_ (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00 \_\_\_\_\_ (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00 (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$75,000,000.00 \_\_\_\_\_ (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$75,000,000.00 \_\_\_\_\_ (h) The Floating Investor Percentage with respect to the period: December 1, 1996 through December 31, 1996 4.47% (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 0.075000

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

	Period	0.075000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	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:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,311,605.83
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,814,864.95
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$248,370.44
	(d)	The Collateral Default Amount for the related Monthly Period	\$248,370.44
5.	Inve	stor 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

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00 \_\_\_\_\_

\$ 0.00

\$ 0.00

\$ 0.00

\$885,416.67

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\$78,125.00

\$78,125.00

\$625,000.00

- (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
- (c) The Collateral Interest as of the close of business on this Distribution Date
- (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
  - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- 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
  - (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

\$ 0.00 \$75,000,000.00 \$75,000,000.00

\$ 0.00

\$ 0.00

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$11,725,066.17 \_\_\_\_\_ \$1,034,564.76

\$1,034,564.76

\$12,256,316.17

\$1,081,439.76

	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,081,439.76
	11. Por	ctfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	13.33%
	(b)	The Portfolio Adjusted Yield	4.92%
с.	LIBOR De	eterminations	
		ates for the Interest Period of Der 16, 1996 through January 14, 1997:	5.60547%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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CLASS A CUSIP 55262T BJ1 CLASS B CUSIP 55262T BK8 Exhibit 20.17

\$0.000000

\$0.000000

\$0.000000

\$4.812892

\$0.000000

\$0.000000

\$4.929558

\$0.000000

\$0.000000

\$5.150392

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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 \$68,401,123.40 \_\_\_\_\_ (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$6,035,392.50 ------(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of \$6,035,392.50 the Collateral Interest \_\_\_\_\_ 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 \$23,372,253,332.68 \_\_\_\_\_ (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 \$750,000,000.00 last day of the related Monthly Period \_\_\_\_\_ (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 \$56,250,000.00 of the related Monthly Period \_\_\_\_\_ (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: December 1, 1996 through December 31, 1996 3.35% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.850000

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(j) The Class B Floating Allocation

with respect to the related Monthly  $\ensuremath{\mathsf{period}}$ 

0.075000

(k) The Collateral Floating Allocation with respect to the related Monthly 0.075000 Period \_\_\_\_\_ (1) The Fixed Investor Percentage with respect to the related Monthly Period N/A \_\_\_\_\_ (m) The Class A Fixed Allocation with respect to the related Monthly Period N/A -----(n) The Class B Fixed Allocation with respect to the related Monthly Period N/A \_\_\_\_\_ (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A \_\_\_\_\_

## 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:		1.82%	433,067,530.81
(b)	65 - 94 days:		 0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

### 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 2,483,704.18
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,111,148.68
(c)	The Class B Investor Default Amount for the related Monthly Period	\$186,277.75
(d)	The Collateral Default Amount for the related Monthly Period	\$186,277.75
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 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
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the

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\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\$58,593.75

Servicer for the related Monthly Period

\$58,593.75

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\$56,250,000.00

\$56,250,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$468,750.00

\$ 0.00

\$ 0.00

- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (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
- 9. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$775**,**923.34

\$8,793,799.49

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$775,923.34 \_\_\_\_\_

# 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	\$9,192,236.99
	(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	\$811,079.59
	(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	\$811,079.59
	11. Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	13.33%
	(b)	The Portfolio Adjusted Yield	4.89%
c.		erminations es for the Interest Period of	

LIBOR rates for the Interest Period of December 16, 1996 through January 14, 1997:

Class A and Class B determination -

5.60547%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President CLASS A CUSIP 55262T BL6 CLASS B CUSIP 55262T BM4 Exhibit 20.18

\$0.000000

\$0.000000

\$0.000000

\$4.821225

\$0.000000

\$0.000000

\$4.962892

\$0.000000

\$0.000000

\$5.634877

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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 \$45,600,750.50 \_\_\_\_\_ (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 \$4,023,595.82 -----(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of \$4,023,595.82 the Collateral Interest \_\_\_\_\_ 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 \$23,372,253,332.68 \_\_\_\_\_ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period \$500,000,000.00 \_\_\_\_\_ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the \$500,000,000.00 last day of the related Monthly Period \_\_\_\_\_ (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$425,000,000.00 \_\_\_\_\_ (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$425,000,000.00 \_\_\_\_\_ (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day \$37,500,000.00 of the related Monthly Period -----(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00 \_\_\_\_\_ (h) The Floating Investor Percentage with respect to the period: December 1, 1996 through December 31, 1996 2.23% (i) The Class A Floating Allocation with respect to the related Monthly Period

(j) The Class B Floating Allocation

0.850000

with respect to the related Monthly

0.075000

- (k) The Collateral Floating Allocation with respect to the related Monthly Period 0.075000 \_\_\_\_\_ (1) The Fixed Investor Percentage with respect to the related Monthly Period N/A \_\_\_\_\_ (m) The Class A Fixed Allocation with respect to the related Monthly Period N/A -----(n) The Class B Fixed Allocation with respect to the related Monthly Period N/A \_\_\_\_\_ (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A \_\_\_\_\_
- 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:

		F	Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

#### 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,655,802.98 
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,407,432.50
(c)	The Class B Investor Default Amount for the related Monthly Period	\$124,185.24
(d)	The Collateral Default Amount for the related Monthly Period	\$124,185.24
Inve	stor 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

- (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00

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\$ 0.00

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\$ 0.00

\$ 0.00

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\$442,708.33

\$39,062.50

Fee payable by the Trust to the Servicer for the related Monthly Period

\$39,062.50

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period

\$312,500.00

\$ 0.00

\$37,500,000.00

\$37,500,000.00

\$ 0.00

\$ 0.00

\$ 0.00

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\$ 0.00

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- 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
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
  - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$5,862,533.24

\$517,282.33

\$517,282.33

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- 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
     \$6,128,158.24

(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

\$540,719.83

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(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 \$540,719.83

### 11. Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period
   (b) The Portfolio Adjusted Yield
   4.85%

#### C. Floating Rate Determinations

LIBOR rates for the Interest Period of

December 16, 1996 through January 14, 1997: 5.60547%

Collateral Interest Determination for the Interest Period of

December 13, 1996 to January 14, 1997: 5.59766%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President CLASS A CUSIP 55262TBN2 CLASS B CUSIP 55262TBP7

### FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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 to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
  - 1. The amount of distribution in respect of Class A Monthly Principal
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Interest

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\$0.000000

\$0.000000

\$0.000000

\$5,420142

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 The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

- The amount of the current monthly accumulation in respect of Class A Monthly Interest
- The amount of the current monthly accumulation in respect of Class A Deficiency Amounts
- The amount of the current monthly accumulation in respect of Class A Additional Interest
- The amount of the current monthly accumulation in respect of Class B Monthly Interest
- The amount of the current monthly accumulation in respect of Class B Deficiency Amounts
- The amount of the current monthly accumulation in respect of Class B Additional Interest

\$4.666667

\$0.000000

\$0.00000

\$4.808333

\$ 0.000000

\$0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
- 1. The total amount of distribution from the Interest Funding Account
  - The amount of the current quarterly interest distribution in respect of Class A
  - The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount
  - The amount of the current quarterly interest distribution in respect of Class B
  - The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount

\$ 0.000000

\$ 0.00

\$ 0.00

\$ 0.000000

\$ 0.00

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- D. 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 \$109,441,798.97 \_\_\_\_\_ (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$9,656,629.37 \_\_\_\_\_ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,656,629.37 \_\_\_\_\_ 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 \$23,372,253,332.68 the related Monthly Period \_\_\_\_\_ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-H as of the end of the day on the last \$1,200,000,000.00 day of the related Monthly Period \_\_\_\_\_ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-H as of the end of the day on the \$1,200,000,000.00 last day of the related Monthly Period \_\_\_\_\_ (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 \$1,020,000,000.00
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	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		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	\$90,000	
(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	\$90,000	,000.00
(h)	The Floating Investor Percentage with respect to the period:		
	December 1, 1996 through December 31, 1996	5.36%	
(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
(k)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	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:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

### 4. Investor Default Amount

(a)	The	Aggregate Investor Default Amount	
	for	the related Monthly Period	

\$3,973,926.99

(b) The Class A Investor Default Amount for the related Monthly Period

\$3,377,837.93

- (c) The Class B Investor Default Amount for the related Monthly Period
- (d) The Collateral Default Amount for the related Monthly Period
- 5. Investor Charge Offs
  - (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period
  - (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount
  - (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
  - (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
  - (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
  - (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
  - (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
  - (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
  - The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
  - (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
  - (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
  - (1) 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

\$298,044.53

\$298,044.53

\$ 0.00

\$ 0.00

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- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (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 \$
  - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date

\$90,000,000.00 \_\_\_\_\_

\$1,062,500.00

\$93,750.00

\$93.750.00

\$750,000.00

\$ 0.00

\$ 0.00

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\$90,000,000.00

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- \$ 0.00
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	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$10,558,591.67
	(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$4,760,000.00
	(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$432,750.00
	(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$25,683.61
10.	. Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$14,095,763.06
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,241,477.67
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,241,477.67
11.	. Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$14,733,263.06
	(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	\$1,297,727.67
	(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	\$1,297,727.67
12.	. Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	13.35%
	(b)	The Portfolio Adjusted Yield	4.93%

LIBOR rates for the related Interest Period:

Class A and Class B determination -	5.50000%
Collateral Interest determination -	5.59766%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President CLASS A CUSIP 55262T BR3 CLASS B CUSIP 55262T BS1 Exhibit 20.20

\$0.000000

\$0.000000

\$0.000000

\$4.796225

\$0.000000

\$0.000000

\$4.971225

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\$5.464587

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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 \$91,201,498.68 \_\_\_\_\_ (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$8,047,191.52 \_\_\_\_\_ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of \$8,047,191.52 the Collateral Interest \_\_\_\_\_ 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 \$23,372,253,332.68 \_\_\_\_\_ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00 \_\_\_\_\_ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-J as of the end of the day on the \$1,000,000,000.00 last day of the related Monthly Period \_\_\_\_\_ (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00 \_\_\_\_\_ (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00 \_\_\_\_\_ (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day \$75,000,000.00 of the related Monthly Period -----(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 \$75,000,000.00 \_\_\_\_\_ (h) The Floating Investor Percentage with respect to the period: December 1, 1996 through December 31, 1996 4.47% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.850000

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(j) The Class B Floating Allocation

with respect to the related Monthly  $\ensuremath{\mathsf{period}}$ 

0.075000

- (k) The Collateral Floating Allocation with respect to the related Monthly 0.075000 Period \_\_\_\_\_ (1) The Fixed Investor Percentage with respect to the related Monthly Period N/A \_\_\_\_\_ (m) The Class A Fixed Allocation with respect to the related Monthly Period N/A -----(n) The Class B Fixed Allocation with respect to the related Monthly Period N/A \_\_\_\_\_ (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A \_\_\_\_\_
- 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:		1.82%	433,067,530.81
(b)	65 - 94 days:		0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

#### 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,311,605.83
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,814,864.95
(c)	The Class B Investor Default Amount for the related Monthly Period	\$248,370.44
(d)	The Collateral Default Amount for the related Monthly Period	\$248,370.44
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 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
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the

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\$ 0.00

\$ 0.00

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\$885,416.67

\$78,125.00

Servicer for the related Monthly Period

\$78,125.00

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\$75,000,000.00

\$75,000,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$625,000.00

\$ 0.00

\$ 0.00

- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (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
- 9. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$1,034,564.76

\$11,725,066.17

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$1,034,564.76

# 10. Collection of Finance Charge Receivables

	(a)	of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated	\$12,256,316.17
	(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	\$1,081,439.76
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,081,439.76
	11. Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	13.33%
	(b)	The Portfolio Adjusted Yield	4.26%
c.	LIBOR Det	erminations	
	LIBOR rat	es for the Interest Period of	
		er 16, 1996 through January 14, 1997: A and Class B determination -	5.60547%
		er 13, 1996 to January 14, 1997: Iteral Interest determination -	5.59766%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

CLASS A CUSIP 55262T BT9 CLASS B CUSIP 55262T BU6 Exhibit 20.21

\$0.000000

\$0.000000

\$0.000000

\$4.779558

\$0.000000

\$0.000000

\$4.962892

\$0.000000

\$0.000000

\$5.509031

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 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 \$91,201,498.68 \_\_\_\_\_ (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$8,047,191.52 \_\_\_\_\_ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of \$8,047,191.52 the Collateral Interest \_\_\_\_\_ 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 \$23,372,253,332.68 \_\_\_\_\_ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-K 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 1996-K as of the end of the day on the \$1,000,000,000.00 last day of the related Monthly Period \_\_\_\_\_ (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00 \_\_\_\_\_ (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00 \_\_\_\_\_ (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day \$75,000,000.00 of the related Monthly Period -----(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 \$75,000,000.00 \_\_\_\_\_ (h) The Floating Investor Percentage with respect to the period: December 1, 1996 through December 31, 1996 4.47% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.850000

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(j) The Class B Floating Allocation

with respect to the related Monthly Period

0.075000 \_\_\_\_\_

(k) The Collateral Floating Allocation with respect to the related Monthly 0.075000 Period \_\_\_\_\_ (1) The Fixed Investor Percentage with respect to the related Monthly Period N/A \_\_\_\_\_ (m) The Class A Fixed Allocation with respect to the related Monthly Period N/A -----(n) The Class B Fixed Allocation with respect to the related Monthly Period N/A \_\_\_\_\_ (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A \_\_\_\_\_

### 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:		1.82%	433,067,530.81
(b)	65 - 94 days:		 0.86%	204,156,445.45
(c)	95 - 124 days:		0.62%	146,144,128.30
(d)	125 - 154 days:		0.49%	115,860,206.07
(e)	155 or more days:		0.73%	174,240,248.02
		Total	4.52%	1,073,468,558.65

#### 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,311,605.83
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,814,864.95
(c)	The Class B Investor Default Amount for the related Monthly Period	\$248,370.44
(d)	The Collateral Default Amount for the related Monthly Period	\$248,370.44
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 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
- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) 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
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the

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\$885,416.67

\$78,125.00

Servicer for the related Monthly Period

\$78,125.00

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\$ 0.00

\$ 0.00

\$625,000.00

\$ 0.00

\$ 0.00

- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 8. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (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
- 9. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$1,034,564.76

\$11,725,066.17

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$1,034,564.76

# 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	\$12,256,316.17
	(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	\$1,081,439.76
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,081,439.76
	11. Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	13.33%
	(b)	The Portfolio Adjusted Yield	N/A
c.	LIBOR Det	cerminations	
	LIBOR rat	tes for the Interest Period of	
		er 16, 1996 through January 14, 1997: s A and Class B determination -	5.60547%

December 13, 1996 to January 14, 1997: Collateral Interest determination - 5.59766%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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### MBNA MASTER CREDIT CARD TRUST II SERIES 1994-A

Expected B Maturity	9/15/99
Blended Coupon	5.8346%
Excess Protection Level 3 Month Average 5.39% December, 1996 5.50% November, 1996 5.44% October, 1996 5.24%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.83%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$ 23,372,253,332.68
Investor Participation Amount	\$ 760,000,000.00
Seller Participation Amount	\$ 4,000,325,814.19

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-B

Expected B Maturity	9/15/99
Blended Coupon	5.52780%
Excess Protection Level 3 Month Average 5.40% December, 1996 5.50% November, 1996 5.45% October, 1996 5.25%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.83%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$ 23,372,253,332.68
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,000,325,814.19

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

Expected B Maturity	11/15/01
Blended Coupon	5.9185%
Excess Protection Level 3 Month Average 5.30% December, 1996 5.41% November, 1996 5.35% October, 1996 5.15%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.92%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$ 23,372,253,332.68
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,000,325,814.19

# MBNA MASTER CREDIT CARD TRUST II SERIES 1994-D

Expected B Maturity	11/17/97
Blended Coupon	5.73620%
Excess Protection Level 3 Month Average 5.36% December, 1996 5.59% November, 1996 5.33% October, 1996 5.16%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.74%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$ 23,372,253,332.68
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,000,325,814.19

# MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

Expected B Maturity	9/15/04
Blended Coupon	5.9218%
Excess Protection Level 3 Month Average 5.28% December, 1996 5.41% November, 1996 5.33% October, 1996 5.12%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.92%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$4,000,325,814.19

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

Expected B Maturity	06/15/00
Blended Coupon	5.8032%
Excess Protection Level 3 Month Average 5.41% December, 1996 5.53% November, 1996 5.45% October, 1996 5.25%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.80%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,000,325,814.19

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

Expected B Maturity	7/15/05
Blended Coupon	6.4203%
Excess Protection Level 3 Month Average 5.35% December, 1996 5.48% November, 1996 5.40% October, 1996 5.19%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.85%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$4,000,325,814.19

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

Expected B Maturity	7/17/00
Blended Coupon	6.0495%
Excess Protection Level 3 Month Average 5.49% December, 1996 5.61% November, 1996 5.53% October, 1996 5.33%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.72%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,000,325,814.19

# MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

Expected B Maturity	09/16/2002
Blended Coupon	5.8640%
Excess Protection Level 3 Month Average 5.34% December, 1996 5.47% November, 1996 5.39% October, 1996 5.18%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.86%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,000,325,814.19

# MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

Expected B Maturity	09/15/00
Blended Coupon	6.5762%
Excess Protection Level 3 Month Average 4.60% December, 1996 4.75% November, 1996 4.63% October, 1996 4.44%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	8.58%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,000,325,814.19

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

Expected B Maturity	11/15/00
Blended Coupon	5.8016%
Excess Protection Level 3 Month Average 5.41% December, 1996 5.53% November, 1996 5.45% October, 1996 5.25%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.80%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,000,325,814.19

# MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

Expected B Maturity	12/16/02
Blended Coupon	5.8723%
Excess Protection Level 3 Month Average 5.33% December, 1996 5.46% November, 1996 5.38% October, 1996 5.17%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.87%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,000,325,814.19

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

Expected B Maturity	3/17/03
Blended Coupon	5.8434%
Excess Protection Level 3 Month Average 5.36% December, 1996 5.49% November, 1996 5.41% October, 1996 5.20%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.84%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$700,000,000.00
Seller Participation Amount	\$4,000,325,814.19

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

Expected B Maturity	4/17/06
Blended Coupon	5.9095%
Excess Protection Level 3 Month Average 5.29% December, 1996 5.42% November, 1996 5.34% October, 1996 5.13%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.91%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amo	unt \$500,000.000.00
Seller Participation Amoun	t \$4,000,325,814.19

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

Expected B Maturity	4/16/01
Blended Coupon	5.7845%
Excess Protection Level 3 Month Average 5.42% December, 1996 5.55% November, 1996 5.47% October, 1996 5.26%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.78%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,000,325,814.19

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

Expected B Maturity	05/15/01
Blended Coupon	5.7885%
Excess Protection Level 3 Month Average 5.42% December, 1996 5.54% November, 1996 5.47% October, 1996 5.26%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.79%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,000,325,814.19

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

Expected B Maturity	06/16/03
Blended Coupon	5.8163%
Excess Protection Level 3 Month Average 5.39% December, 1996 5.51% November, 1996 5.44% October, 1996 5.23%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.82%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,000,325,814.19

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

Expected B Maturity	8/15/06
Blended Coupon	5.8398%
Excess Protection Level 3 Month Average 5.35% December, 1996 5.46% November, 1996 5.44% October, 1996 5.16%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.87%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,000,325,814.19

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS DECEMBER, 1996

Expected B Maturity	09/17/01
Blended Coupon	5.6501%
Excess Protection Level 3 Month Average 5.43% December, 1996 5.67% November, 1996 5.42% October, 1996 5.19%	
Cash Yield	17.33%
Investor Charge Offs	3.97%
Base Rate	7.68%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$ 23,372,253,332.68
Investor Participation Amount	\$ 1,200,000,000.00
Seller Participation Amount	\$ 4,000,325,814.19

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-J

Expected B Maturity	10/15/03
Blended Coupon	5.8006%
Excess Protection Level 3 Month Average 4.76% December, 1996 5.50% November, 1996 5.48% October, 1996 3.30%	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.83%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,000,325,814.19

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-K

Expected B Maturity	11/17/03
Blended Coupon	5.7866%
Excess Protection Level 3 Month Average 4.24% December, 1996 5.51% November, 1996 2.97% October, 1996 N/A	
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.82%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,000,325,814.19