

FORM 8-K

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20529

CURRENT REPORT

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

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

Wilmington, DE 19884-0781

(Address of principal executive office)

Registrant's telephone number, including area code (800) 362-6255.

Item 2. ACQUISITION OR DISPOSITION OF ASSETS

On February 4, 1997, MBNA America Bank, National Association (the "Seller") conveyed to the Trust all of the receivables (the "Receivables") in certain additional credit card accounts (the "Additional Accounts") of the Seller pursuant to an Assignment No. 11 of Receivables in Additional Accounts dated as of February 4, 1997, (the "Assignment"). The principal amount of the Receivables in the Additional Accounts on February 4, 1997, was \$1,681,384,270.89. The Seller conveyed the Receivables in the Additional Accounts to the Trust pursuant to subsection 2.06(b) of the Pooling and Servicing Agreement.

Item 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 February 28, 1997.

20.2 Series 1994-B Certificateholders' Statement for the month ended February 28, 1997.

20.3 Series 1994-C Certificateholders' Statement for the month ended February 28, 1997.

20.4 Series 1994-D Certificateholders' Statement for the month ended February 28, 1997.

20.5 Series 1995-A Certificateholders' Statement for the month ended February 28, 1997.

20.6 Series 1995-B Certificateholders' Statement for the month ended February 28, 1997.

20.7 Series 1995-C Certificateholders' Statement for the month ended February 28, 1997.

20.8 Series 1995-D Certificateholders' Statement for the month ended February 28, 1997.

20.9 Series 1995-E Certificateholders' Statement for the month ended February 28, 1997.

20.10 Series 1995-F Certificateholders' Statement for the month ended February 28, 1997.

20.11 Series 1995-I Certificateholders' Statement for the month ended February 28, 1997.

20.12 Series 1995-J Certificateholders' Statement for the month ended February 28, 1997.

20.13 Series 1996-A Certificateholders' Statement for the month ended February 28, 1997.

20.14 Series 1996-B Certificateholders' Statement for the month ended February 28, 1997.

20.15 Series 1996-C Certificateholders' Statement for the month ended February 28, 1997.

20.16 Series 1996-D Certificateholders' Statement for the month ended February 28, 1997.

20.17 Series 1996-E Certificateholders' Statement for the month ended February 28, 1997.

20.18 Series 1996-G Certificateholders' Statement for the month ended February 28, 1997.

20.19 Series 1996-H Certificateholders' Statement for the month ended February 28, 1997.

20.20 Series 1996-J Certificateholders' Statement for the month ended February 28, 1997.

20.21 Series 1996-K Certificateholders' Statement for the month ended February 28, 1997.

20.22 Series 1996-L Certificateholders' Statement for the month ended February 28, 1997.

20.23 Series 1996-M Certificateholders' Statement for the month ended February 28, 1997.

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 February 28, 1997.

99.2. Series 1994-B Key Performance Factors for the month ended February 28, 1997.

99.3. Series 1994-C Key Performance Factors for the month ended February 28, 1997.

99.4. Series 1994-D Key Performance Factors for the month ended February 28, 1997.

99.5. Series 1995-A Key Performance Factors for the month ended February 28, 1997.

99.6. Series 1995-B Key Performance Factors for the month ended February 28, 1997.

99.7. Series 1995-C Key Performance Factors for the month ended February 28, 1997.

99.8. Series 1995-D Key Performance Factors for the month ended February 28, 1997.

99.9. Series 1995-E Key Performance Factors for the month ended

February 28, 1997.

99.10. Series 1995-F Key Performance Factors for the month ended February 28, 1997.

99.11. Series 1995-I Key Performance Factors for the month ended February 28, 1997.

99.12. Series 1995-J Key Performance Factors for the month ended February 28, 1997.

99.13. Series 1996-A Key Performance Factors for the month ended February 28, 1997.

99.14. Series 1996-B Key Performance Factors for the month ended February 28, 1997.

99.15. Series 1996-C Key Performance Factors for the month ended February 28, 1997.

99.16. Series 1996-D Key Performance Factors for the month ended February 28, 1997.

99.17. Series 1996-E Key Performance Factors for the month ended February 28, 1997.

99.18. Series 1996-G Key Performance Factors for the month ended February 28, 1997.

99.19. Series 1996-H Key Performance Factors for the month ended February 28, 1997.

99.20. Series 1996-J Key Performance Factors for the month ended February 28, 1997.

99.21. Series 1996-K Key Performance Factors for the month ended February 28, 1997.

99.22. Series 1996-L Key Performance Factors for the month ended February 28, 1997.

99.23. Series 1996-M Key Performance Factors for the month ended February 28, 1997.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: March 14, 1997

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: Marguerite M. Boylan

Name: Marguerite M. Boylan
Title: Vice President

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

Exhibit 20.1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$ 0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$ 0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$ 0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$ 4.205625
5. The amount of distribution in respect of Class A Deficiency Amounts	\$ 0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$ 0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$ 4.355625
8. The amount of distribution in respect of Class B Deficiency Amounts	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$ 0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$ 4.471207
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	\$71,418,196.04
(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	\$3,694,044.07

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,977,639.78

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	\$25,119,592,718.23

(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: February 1, 1997 through February 3, 1997 3.27% February 4, 1997 through February 28, 1997 3.06%	
(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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74
(d) 125 - 154 days:	0.51%	129,052,609.66
(e) 155 or more days:	0.77%	197,280,686.55
Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,768,484.12
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,408,581.18
(c)	The Class B Investor Default Amount for the related Monthly Period	\$124,581.79
(d)	The Collateral Default Amount for the related Monthly Period	\$235,321.15

5. Investor Charge Offs

(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00

(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00 -----
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00 -----
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
 6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$688,750.00 -----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$35,625.00 -----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$67,291.67 -----
 7. Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00 -----

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c) The Collateral Interest as of the close of business on this Distribution Date	\$64,600,000.00
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$34,200,000.00
8. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date	\$ 0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,864,023.66
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$458,483.88
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$866,025.27
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	\$9,277,273.66
(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$479,858.88
(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

\$906,400.27

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.47%

(b) The Portfolio Adjusted Yield	4.40%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997:

Class A and Class B determination -	5.43750%

Collateral Interest determination -	5.42188%

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 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 FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000

2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.159724
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.340625
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.471149
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	\$93,971,308.67
(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	\$4,860,583.89
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,181,105.24
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	\$25,119,592,718.23

(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	\$1,000,000,000.00 -----
(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	\$1,000,000,000.00 -----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00 -----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000,000.00 -----
(h)	The Floating Investor Percentage with respect to the period: February 1, 1997 through February 3, 1997 4.30% February 4, 1997 through February 28, 1997 4.03%	
(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 -----
(l)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(o)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A -----

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
	-----	-----
(b) 65 - 94 days:	0.88%	223,534,124.31
	-----	-----
(c) 95 - 124 days:	0.62%	158,682,876.74
	-----	-----
(d) 125 - 154 days:	0.51%	129,052,609.66
	-----	-----
(e) 155 or more days:	0.77%	197,280,686.55
	-----	-----
Total	4.65%	1,187,211,856.31
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,642,742.14

(b) The Class A Investor Default Amount for the related Monthly Period	\$3,169,185.70

(c) The Class B Investor Default Amount for the related Monthly Period	\$163,923.35

(d) The Collateral Default Amount for the related Monthly Period	\$309,633.09

5. Investor Charge Offs

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

(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00

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

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00

(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00

(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00

(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

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

(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

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

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

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

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

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46,875.00

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$88,541.67

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

(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. 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 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. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,663,188.80
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$603,268.31
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,139,506.98
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	\$12,206,938.80
(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	\$631,393.31
(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	\$1,192,631.98
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	\$16,692.20
12. Portfolio Yield	
(a) The Portfolio Yield for the related Monthly Period	12.47%

(b) The Portfolio Adjusted Yield

4.42%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of
February 18, 1997 through March 16, 1997:

Class B determination - 5.43750%

Collateral Interest determination - 5.42188%

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

February 18, 1997 through March 16, 1997 5.17333%

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 AE3
CLASS B CUSIP 55262T AF0

Exhibit 20.3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to
the Distribution Date of March 17, 1997, and with respect to the
performance of the trust during the month of February, 1997 is
set forth below.

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

A. Information Regarding the Current Monthly
Distribution (Stated on the Basis of
\$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect
of Class A Monthly Principal \$0.000000

2. The amount of distribution in respect
of Class B Monthly Principal \$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000

4. The amount of distribution in respect of Class A Monthly Interest	\$4.265625

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

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

7. The amount of distribution in respect of Class B Monthly Interest	\$4.415625

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

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

10. The amount of distribution in respect of Collateral Monthly Interest	\$4.557911

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	\$93,971,308.67

(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	\$4,860,583.89

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,181,105.24

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	\$25,119,592,718.23

(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
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(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
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(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
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(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,000.00
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(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000,000.00
--	-----------------

(h) The Floating Investor Percentage with respect to the period:	
February 1, 1997 through February 3, 1997	4.30%
February 4, 1997 through February 28, 1997	4.03%

(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
---	----------

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

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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05

(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74
(d) 125 - 154 days:	0.51%	129,052,609.66
(e) 155 or more days:	0.77%	197,280,686.55
Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,642,742.14
(b) The Class A Investor Default Amount for the related Monthly Period	\$3,169,185.70
(c) The Class B Investor Default Amount for the related Monthly Period	\$163,923.35
(d) The Collateral Default Amount for the related Monthly Period	\$309,633.09

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B	

	Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

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

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

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

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

(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46,875.00

(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$88,541.67

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

(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.	Principal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00

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

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,663,188.80 -----
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$603,268.31 -----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,139,506.98 -----

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	\$12,206,938.80 -----
(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	\$631,393.31 -----
(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	\$1,192,631.98 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.47% -----
(b) The Portfolio Adjusted Yield	4.31% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of
February 18, 1997 through March 16, 1997:

Class A and Class B determination - 5.43750%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

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

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<TYPE>EX-20.4
<SEQUENCE>5
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CLASS A CUSIP 55262T AG8
CLASS B CUSIP 55262T AH6

Exhibit 20.4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000 -----
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000 -----
3. The amount of distribution in respect of Collateral Monthly Principal	\$ 0.000000 -----
4. The amount of distribution in respect of Class A Monthly Interest	\$ 4.151948 -----
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000 -----
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000 -----

7. The amount of distribution in respect of Class B Monthly Interest	\$ 4.340625
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$ 4.447770
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	\$93,971,308.67
(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	\$4,860,583.89
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,181,105.24
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	\$25,119,592,718.23
(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 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-D as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00

(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997	4.30%
	February 4, 1997 through February 28, 1997	4.03%
(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
(l)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74
(d) 125 - 154 days:	0.51%	129,052,609.66
(e) 155 or more days:	0.77%	197,280,686.55
Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,642,742.14
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(b) The Class A Investor Default Amount for the related Monthly Period	\$3,169,185.70
(c) The Class B Investor Default Amount for the related Monthly Period	\$163,923.35
(d) The Collateral Default Amount for the related Monthly Period	\$309,633.09
5. Investor Charge Offs	
(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

(l)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
6. Investor Servicing Fee		
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$906,250.00 -----
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46,875.00 -----
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$88,541.67 -----
7. Reallocations		
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00 -----
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00 -----
8. Collection of Finance Charge Receivables		
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,206,938.80 -----
(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	\$631,393.31 -----
(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	\$1,192,631.98 -----
9. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00 -----

(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00 -----
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----

10. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,663,188.80 -----
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$603,268.31 -----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,139,506.98 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.47% -----
(b) The Portfolio Adjusted Yield	4.51% -----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of
February 18, 1997 through March 16, 1997:

Class B determination -	5.43750% -----
Collateral Interest determination -	5.42188% -----

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

February 18, 1997 through March 16, 1997	5.20593% -----
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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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<TYPE>EX-20.5
<SEQUENCE>6
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CLASS A CUSIP 55262T AJ2
CLASS B CUSIP 55262T AK9

Exhibit 20.5

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.268910
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.403910
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000

10. The amount of distribution in respect of Collateral Monthly Interest	\$4.596598

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	\$54,033,502.70

(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	\$2,794,837.23

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,279,136.35

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	\$25,119,592,718.23

(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	\$575,000,000.00

(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	\$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:	
February 1, 1997 through February 3, 1997	2.47%
February 4, 1997 through February 28, 1997	2.32%
(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 -----
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A -----

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74
(d) 125 - 154 days:	0.51%	129,052,609.66
(e) 155 or more days:	0.77%	197,280,686.55
Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,094,576.82 -----
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,822,281.82 -----
(c) The Class B Investor Default Amount for the related Monthly Period	\$94,255.95 -----
(d) The Collateral Default Amount for the related Monthly Period	\$178,039.05 -----

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$521,093.75
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(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45
7. Reallocations		
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8. Collection of Finance Charge Receivables		
(a)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$7,018,989.88
(b)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$363,051.32
(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	\$685,763.58
9. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

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

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

10. Available Funds

(a) The amount of Class A Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$6,706,333.63

(b) The amount of Class B Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$346,879.44

(c) The amount of Collateral Available
Funds on deposit in the Finance Charge
Account on the related Transfer Date \$655,216.71

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period 12.47%

(b) The Portfolio Adjusted Yield 4.31%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of
February 18, 1997 through March 16, 1997: 5.42188%

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 AL7
CLASS B CUSIP 55262T AM5

Exhibit 20.6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.186410
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.306410
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.447476
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	\$70,478,482.86
(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	\$3,645,438.23	-----
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,885,828.89	-----
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	\$25,119,592,718.23	-----
(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00	-----
(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00	-----
(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00	-----
(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00	-----
(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$33,750,000.00	-----
(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$63,750,000.00	-----
(h) The Floating Investor Percentage with respect to the period:		
February 1, 1997 through February 3, 1997	3.23%	
February 4, 1997 through February 28, 1997	3.02%	
(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	-----
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A	-----

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74
(d) 125 - 154 days:	0.51%	129,052,609.66
(e) 155 or more days:	0.77%	197,280,686.55
Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,732,056.63
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,376,889.31
(c) The Class B Investor Default Amount for the related Monthly Period	\$122,942.50
(d) The Collateral Default Amount for the related Monthly Period	\$232,224.82

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00

(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00

(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

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

(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

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

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

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

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

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$35,156.25

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

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

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

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

Date \$63,750,000.00

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

8. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal 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 \$9,155,204.29

(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 \$473,544.91

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$894,474.04

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 \$ 0.00

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

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

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

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

10. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,747,391.79

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$452,451.16

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$854,630.29

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.47%
(b) The Portfolio Adjusted Yield	4.42%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997: 5.42188%

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 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 FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000

4. The amount of distribution in respect of Class A Monthly Interest	\$5.375000
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.381410
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.596393
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	\$54,033,502.70
(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	\$2,794,837.23
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,279,136.35

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	\$25,119,592,718.23
(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: February 1, 1997 through February 3, 1997 2.47% February 4, 1997 through February 28, 1997 2.32%	
(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
(l)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74

(d)	125 - 154 days:	0.51%	129,052,609.66
(e)	155 or more days:	0.77%	197,280,686.55
	Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,094,576.82
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,822,281.82
(c)	The Class B Investor Default Amount for the related Monthly Period	\$94,255.95
(d)	The Collateral Default Amount for the related Monthly Period	\$178,039.05

5. Investor Charge Offs

(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B	

Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$521,093.75
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45
7. Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(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. 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 Period	\$ 0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

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

9. Available Funds

(a) The amount of Class A Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$7,288,544.59

(b) The amount of Class B Available Funds
 on deposit in the Finance Charge Account
 on the related Transfer Date \$346,879.44

(c) The amount of Collateral Available
 Funds on deposit in the Finance Charge
 Account on the related Transfer Date \$655,216.71

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 \$7,601,200.84

(b) The aggregate amount of Collections of
 Finance Charge Receivables and Annual
 Membership Fees processed during the
 related Monthly Period which were
 allocated in respect of the Class B
 Certificates \$363,051.32

(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 \$685,763.58

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt
 for the related Transfer Date \$582,210.96

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

12. Portfolio Yield

(a) The Portfolio Yield for the related
 Monthly Period 12.47%

(b) The Portfolio Adjusted Yield 4.37%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of
 February 18, 1997 through March 16, 1997: 5.42188%

D. Information regarding the status of the
 Interest Rate Swap and the Swap Counterparty

1. The Mark-to-Market Amount, if any, for the

related Monthly Period.	\$	N/A

2. Has the Interest Reserve Account been established?		No

3. Has the Interest Reserve Account been funded?		No

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

5. How many 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

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000

2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$5.041667
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.283910
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.450049
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	\$46,985,654.34
(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	\$2,430,292.01
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,590,552.58
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	\$25,119,592,718.23
(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: February 1, 1997 through February 3, 1997 2.15% February 4, 1997 through February 28, 1997 2.01%	
(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 -----
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A -----

3. Delinquent Balances

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

Percentage of Total Receivables	Aggregate Account Balance
---------------------------------------	---------------------------------

(a)	35 - 64 days:	1.87%	478,661,559.05
(b)	65 - 94 days:	0.88%	223,534,124.31
(c)	95 - 124 days:	0.62%	158,682,876.74
(d)	125 - 154 days:	0.51%	129,052,609.66
(e)	155 or more days:	0.77%	197,280,686.55
	Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,821,371.08
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,584,592.85
(c)	The Class B Investor Default Amount for the related Monthly Period	\$81,961.67
(d)	The Collateral Default Amount for the related Monthly Period	\$154,816.56

5. Investor Charge Offs

(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B	

	Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

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

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

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

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

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

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

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

(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.	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 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. Available Funds		
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,233,319.78	-----
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$301,634.13	-----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$569,753.52	-----
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	\$6,505,194.78	-----
(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$315,696.63	-----
(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	\$596,316.02	-----
11. Swap Cash Flows		
(a) The amount of the Net Swap Receipt for the related Transfer Date	\$401,725.40	-----
(b) The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00	-----
12. Portfolio Yield		
(a) The Portfolio Yield for the related Monthly Period	12.47%	-----
(b) The Portfolio Adjusted Yield	4.51%	-----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of
February 18, 1997 through March 16, 1997: 5.42188%

D. Information regarding the status of the
Interest Rate Swap and the Swap Counterparty

1. The Mark-to-Market Amount, if any, for the related Monthly Period. \$ N/A
2. Has the Interest Reserve Account been established? No
3. Has the Interest Reserve Account been funded? No
4. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any \$ 0.00
5. How any funds withdrawn from the Interest Reserve Account were utilized?
none
6. Has the Interest Rate Swap been Terminated? No
7. Long Term Credit Rating of the Swap Counterparty AAA/Aaa

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

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

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

Exhibit 20.9

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.231410
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.306410
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.521147
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	\$46,985,654.34
(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	\$2,430,292.01
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,590,552.58

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	\$25,119,592,718.23 -----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00 -----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00 -----
(h)	The Floating Investor Percentage with respect to the period: February 1, 1997 through February 3, 1997 2.15% February 4, 1997 through February 28, 1997 2.01%	
(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 -----
(l)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(o)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74
(d) 125 - 154 days:	0.51%	129,052,609.66
(e) 155 or more days:	0.77%	197,280,686.55
Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$1,821,371.08
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,584,592.85
(c) The Class B Investor Default Amount for the related Monthly Period	\$81,961.67
(d) The Collateral Default Amount for the related Monthly Period	\$154,816.56

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A	

Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

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

(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

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

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

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

6. Investor Servicing Fee

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

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

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

7. Reallocations

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

(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. Principal Funding Account

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

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,831,594.38
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$301,634.13
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$569,753.52

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	\$6,103,469.38
(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$315,696.63
(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	\$596,316.02

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.47%

(b) The Portfolio Adjusted Yield	4.36%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997:	5.42188%

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 AU7
CLASS B CUSIP 55262T AV5

Exhibit 20.10

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000

2. The amount of distribution in respect	

of Class B Monthly Principal	\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000

4. The amount of distribution in respect of Class A Monthly Interest	\$5.500000

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

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

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

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

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

10. The amount of distribution in respect of Collateral Monthly Interest	\$4.394778

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	\$ 49,145,915.17

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 2,025,245.08

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 2,835,341.56

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	\$25,119,592,718.23

(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: February 1, 1997 through February 3, 1997 2.15% February 4, 1997 through February 28, 1997 2.01%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.910000 -----
(j)	The Class B Floating Allocation with respect to the related Monthly Period 0.037500	-----
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.052500 -----
(l)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(o)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A -----

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05

(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74
(d) 125 - 154 days:	0.51%	129,052,609.66
(e) 155 or more days:	0.77%	197,280,686.55
	Total	4.65%
		1,187,211,856.31

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$1,821,371.18
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,657,447.72
(c) The Class B Investor Default Amount for the related Monthly Period	\$68,301.44
(d) The Collateral Default Amount for the related Monthly Period	\$95,622.02

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B	

Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

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

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

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

6. Investor Servicing Fee

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

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$19,531.25

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

7. Reallocations

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

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

(c) The Collateral Interest as of the close of business on this Distribution Date \$26,250,000.00

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

8. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates \$6,384,088.76

(b) The aggregate amount of Collections of

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$263,080.77 -----
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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	\$368,312.82 -----
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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	\$ 0.00 -----
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(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00 -----
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(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
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(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
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(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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10. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,099,713.76 -----
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(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$251,362.02 -----
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(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$351,906.57 -----
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11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date	\$649,551.39 -----
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(b) The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00 -----
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12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.47% -----
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(b) The Portfolio Adjusted Yield	3.61% -----
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C. Floating Rate Determinations

LIBOR rates for the Interest Period

Collateral Interest Determination

February 18, 1997 through March 16, 1997: 5.42188%

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 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 FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.193910

5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.268910
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.379156
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	\$70,478,482.86
(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	\$3,645,438.23
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,885,828.89

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	\$25,119,592,718.23
(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:

February 1, 1997 through February 3, 1997 3.23%
February 4, 1997 through February 28, 1997 3.02%

(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

(l) The Fixed Investor Percentage with
respect to the related Monthly Period

N/A

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

N/A

(n) The Class B Fixed Allocation with
respect to the related Monthly Period

N/A

(o) The Collateral Fixed Allocation with
respect to the related Monthly Period

N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74
(d) 125 - 154 days:	0.51%	129,052,609.66
(e) 155 or more days:	0.77%	197,280,686.55

	-----	-----
Total 4.65%		1,187,211,856.31
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period		\$2,732,056.63

(b) The Class A Investor Default Amount for the related Monthly Period		\$2,376,889.31

(c) The Class B Investor Default Amount for the related Monthly Period		\$122,942.50

(d) The Collateral Default Amount for the related Monthly Period		\$232,224.82

5. Investor Charge Offs

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

(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount		\$ 0.00

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

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount		\$ 0.00

(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period		\$ 0.00

(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount		\$ 0.00

(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$ 0.00

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

(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$ 0.00

(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
 6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$679,687.50 -----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$35,156.25 -----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$66,406.25 -----
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00 -----
 7. Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(c) The Collateral Interest as of the close of business on this Distribution Date	\$63,750,000.00 -----
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$33,750,000.00 -----
 8. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00 -----
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,747,391.79
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$452,451.16
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$854,630.29

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	\$9,155,204.29
(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	\$473,544.91
(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$894,474.04

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.47%
(b) The Portfolio Adjusted Yield	4.42%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

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 AY9
CLASS B CUSIP 55262T AZ6

Exhibit 20.12

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.238910
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000

7.	The amount of distribution in respect of Class B Monthly Interest	\$4.328910	-----
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000	-----
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000	-----
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.508110	-----
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	\$46,985,654.34	-----
(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	\$2,430,292.01	-----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,590,552.58	-----
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	\$25,119,592,718.23	-----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00	-----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00	-----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00	-----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00	-----
(f)	The amount of Principal Receivables		

in the Trust represented by the
Class B Investor Interest as of
the end of the day on the last day
of the related Monthly Period

\$22,500,000.00

(g) The amount of Principal Receivables in
the Trust represented by the Collateral
Interest as of the end of the day on the
last day of the related Monthly period

\$42,500,000.00

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

February 1, 1997 through February 3, 1997 2.15%
February 4, 1997 through February 28, 1997 2.01%

(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

(l) The Fixed Investor Percentage with
respect to the related Monthly Period

N/A

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

N/A

(n) The Class B Fixed Allocation with
respect to the related Monthly Period

N/A

(o) The Collateral Fixed Allocation with
respect to the related Monthly Period

N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74
(d) 125 - 154 days:	0.51%	129,052,609.66
(e) 155 or more days:	0.77%	197,280,686.55
Total	4.65%	1,187,211,856.31

4. Investor Default Amount

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

\$1,821,371.08

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

\$1,584,592.85

(c) The Class B Investor Default Amount

for the related Monthly Period \$81,961.67

(d) The Collateral Default Amount for the related Monthly Period \$154,816.56

5. Investor Charge Offs

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

(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount \$ 0.00

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

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00

(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00

(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

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

(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

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

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

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

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

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

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

(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	\$ 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. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00

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

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

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

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

9. Available Funds	
(a) The amount of Class A Available Funds	

on deposit in the Finance Charge Account
on the related Transfer Date \$5,831,594.38

(b) The amount of Class B Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$301,634.13

(c) The amount of Collateral Available
Funds on deposit in the Finance Charge
Account on the related Transfer Date \$569,753.52

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 \$6,103,469.38

(b) The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Class B
Certificates \$315,696.63

(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 \$596,316.02

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period 12.47%

(b) The Portfolio Adjusted Yield 4.35%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
February 18, 1997 through March 16, 1997: 5.42188%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

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

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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 FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.223910
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.321410
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.412770
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 \$65,779,915.74

(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 \$3,402,410.31

(c) The aggregate amount of Collections
of Principal Receivables processed
during the related Monthly Period
which were allocated in respect of
the Collateral Interest \$6,426,774.70

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 \$25,119,592,718.23

(b) The amount of Principal Receivables
in the Trust represented by the
Investor Interest of Series 1996-A
as of the end of the day on the last
day of the related Monthly Period \$700,000,000.00

(c) The amount of Principal Receivables
in the Trust represented by the
Adjusted Investor Interest of Series
1996-A as of the end of the day on the
last day of the related Monthly Period \$700,000,000.00

(d) The amount of Principal Receivables
in the Trust represented by the
Class A Investor Interest as of
the end of the day on the last day of
the related Monthly Period \$609,000,000.00

(e) The amount of Principal Receivables
in the Trust represented by the
Class A Adjusted Investor Interest
as of the end of the day on the last
day of the related Monthly Period \$609,000,000.00

(f) The amount of Principal Receivables
in the Trust represented by the
Class B Investor Interest as of
the end of the day on the last day
of the related Monthly Period \$31,500,000.00

(g) The amount of Principal Receivables in
the Trust represented by the Collateral
Interest as of the end of the day on the
last day of the related Monthly period \$59,500,000.00

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

February 1, 1997 through February 3, 1997 3.01%
February 4, 1997 through February 28, 1997 2.82%

(i) The Class A Floating Allocation
with respect to the related Monthly
Period 0.870000

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74
(d) 125 - 154 days:	0.51%	129,052,609.66
(e) 155 or more days:	0.77%	197,280,686.55
Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,549,919.59
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,218,429.99
(c) The Class B Investor Default Amount for the related Monthly Period	\$114,746.41
(d) The Collateral Default Amount for the related Monthly Period	\$216,743.19

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00

(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
 6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$634,375.00
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$32,812.50
(c) The amount of the Collateral Servicing Fee payable by the Trust to the	

Servicer for the related Monthly Period	\$61,979.17

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

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

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

(c) The Collateral Interest as of the close of business on this Distribution Date	\$59,500,000.00

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

8. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00

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

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

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

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

9. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,164,232.11

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$422,287.90

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$797,655.05

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	\$8,544,857.11 -----
(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	\$441,975.40 -----
(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	\$834,842.55 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.47% -----
(b) The Portfolio Adjusted Yield	4.38% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of
February 18, 1997 through March 16, 1997: 5.42188%

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 BC6
CLASS B CUSIP 55262T BD4

Exhibit 20.14

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.261410
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.343910
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.594920
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	\$46,985,654.34
(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	\$2,430,292.01

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,590,552.58 -----
 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	\$25,119,592,718.23 -----
(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00 -----
(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00 -----
(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00 -----
(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00 -----
(h) The Floating Investor Percentage with respect to the period:	
February 1, 1997 through February 3, 1997	2.15%
February 4, 1997 through February 28, 1997	2.01%
(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 -----

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74
(d) 125 - 154 days:	0.51%	129,052,609.66
(e) 155 or more days:	0.77%	197,280,686.55
Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$1,821,371.08
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,584,592.85
(c) The Class B Investor Default Amount for the related Monthly Period	\$81,961.67
(d) The Collateral Default Amount for the related Monthly Period	\$154,816.56

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original	

	certificate principal amount	\$ 0.00

(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00

(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00

(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

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

(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

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

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

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

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

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

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

(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	\$ 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. Principal Funding Account

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

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,831,594.38 -----
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$301,634.13 -----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$569,753.52 -----

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	\$6,103,469.38
--	----------------

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$315,696.63
(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	\$596,316.02

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.47%
(b) The Portfolio Adjusted Yield	4.32%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
February 18, 1997 through March 16, 1997: 5.42188%

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 BE2
CLASS B CUSIP 55262T BF9

Exhibit 20.15

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is

set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.171410
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.276410
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.452847
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	\$46,985,654.34
(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	\$2,430,292.01
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,590,552.58
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	\$25,119,592,718.23 -----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-C as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-C as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00 -----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00 -----
(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997	2.15%
	February 4, 1997 through February 28, 1997	2.01%
(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 -----
(l)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
	-----	-----
(b) 65 - 94 days:	0.88%	223,534,124.31
	-----	-----
(c) 95 - 124 days:	0.62%	158,682,876.74
	-----	-----
(d) 125 - 154 days:	0.51%	129,052,609.66
	-----	-----
(e) 155 or more days:	0.77%	197,280,686.55
	-----	-----
Total	4.65%	1,187,211,856.31
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$1,821,371.08

(b) The Class A Investor Default Amount for the related Monthly Period	\$1,584,592.85

(c) The Class B Investor Default Amount for the related Monthly Period	\$81,961.67

(d) The Collateral Default Amount for the related Monthly Period	\$154,816.56

5. Investor Charge Offs

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

(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00

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

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00

(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00

(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00

(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
 6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
(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	\$ 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. Principal Funding Account

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

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

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

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

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

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$5,831,594.38

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$301,634.13

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$569,753.52

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 \$6,103,469.38

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$315,696.63

(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 \$596,316.02

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.47%

(b) The Portfolio Adjusted Yield	4.44%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
February 18, 1997 through March 16, 1997: 5.42188%

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 BG7
CLASS B CUSIP 55262T BH5

Exhibit 20.16

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000

2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000

3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000

4. The amount of distribution in respect of Class A Monthly Interest	\$4.178910

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

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

7.	The amount of distribution in respect of Class B Monthly Interest	\$4.283910

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

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

10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.403910

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	\$91,811,050.61

(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	\$8,100,975.01

(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,100,975.01

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	\$25,119,592,718.23

(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 last day of the related Monthly Period	\$1,000,000,000.00

(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00

(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the 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:	
	February 1, 1997 through February 3, 1997	4.30%
	February 4, 1997 through February 28, 1997	4.03%
(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
(l)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74
(d) 125 - 154 days:	0.51%	129,052,609.66
(e) 155 or more days:	0.77%	197,280,686.55
Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a) The Aggregate Investor Default Amount

	for the related Monthly Period	\$3,642,742.22

(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,096,330.90

(c)	The Class B Investor Default Amount for the related Monthly Period	\$273,205.66

(d)	The Collateral Default Amount for the related Monthly Period	\$273,205.66

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

(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00

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

(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00

(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00

(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00

(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

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

(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

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

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

(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	\$ 0.00 -----
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67 -----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00 -----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00 -----
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00 -----
7. Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(c) The Collateral Interest as of the close of business on this Distribution Date	\$75,000,000.00 -----
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00 -----
8. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00 -----
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00 -----
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
(e) Interest earnings on funds on deposit	

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

9. Available Funds

(a) The amount of Class A Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$11,395,069.74

(b) The amount of Class B Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$1,005,447.26

(c) The amount of Collateral Available
Funds on deposit in the Finance Charge
Account on the related Transfer Date \$1,005,447.26

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 \$11,926,319.74

(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 \$1,052,322.26

(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 \$1,052,322.26

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period 12.47%

(b) The Portfolio Adjusted Yield 4.44%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
February 18, 1997 through March 16, 1997: 5.42188%

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.193910
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.298910
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.488493
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	\$68,858,287.30 -----
(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	\$6,075,732.30 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,075,732.30 -----
2. Principal Receivables in the Trust		
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23 -----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00 -----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00 -----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00 -----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00 -----
(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997	3.23%
	February 4, 1997 through February 28, 1997	3.02%
(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 -----
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A -----

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87% -----	478,661,559.05 -----
(b) 65 - 94 days:	0.88% -----	223,534,124.31 -----
(c) 95 - 124 days:	0.62% -----	158,682,876.74 -----
(d) 125 - 154 days:	0.51% -----	129,052,609.66 -----
(e) 155 or more days:	0.77% -----	197,280,686.55 -----
Total	4.65% -----	1,187,211,856.31 -----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 2,732,056.74 -----
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,322,248.18 -----
(c) The Class B Investor Default Amount for the related Monthly Period	\$204,904.28 -----
(d) The Collateral Default Amount for the related Monthly Period	\$204,904.28 -----

5. Investor Charge Offs

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

5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75

(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
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	\$56,250,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
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 Transfer Date	\$ 0.00
(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,546,302.28
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$754,085.72
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$754,085.72

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	\$8,944,739.78
(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	\$789,241.97
(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	\$789,241.97

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.47%
(b) The Portfolio Adjusted Yield	4.41%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997:

Class A and Class B determination -	5.42188%
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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 BL6
CLASS B CUSIP 55262T BM4

Exhibit 20.18

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.201410
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.328910
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.778596
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	\$45,905,524.15
(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	\$4,050,487.55	-----
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,050,487.55	-----
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	\$25,119,592,718.23	-----
(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00	-----
(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00	-----
(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00	-----
(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00	-----
(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00	-----
(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00	-----
(h) The Floating Investor Percentage with respect to the period:		
February 1, 1997 through February 3, 1997	2.15%	
February 4, 1997 through February 28, 1997	2.01%	
(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	

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74
(d) 125 - 154 days:	0.51%	129,052,609.66
(e) 155 or more days:	0.77%	197,280,686.55
Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$1,821,371.05
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,548,165.43
(c) The Class B Investor Default Amount for the related Monthly Period	\$136,602.81
(d) The Collateral Default Amount for the related Monthly Period	\$136,602.81

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B	

	Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00

(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00

(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00

(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

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

(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

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

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

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

6.	Investor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33

(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50

(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50

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

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	\$37,500,000.00
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00

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 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. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,697,534.58
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$502,723.69
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$502,723.69

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 \$5,963,159.58

(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 \$526,161.19

(c) The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$526,161.19

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period 12.47%

(b) The Portfolio Adjusted Yield 4.39%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of
February 18, 1997 through March 16, 1997: 5.42188%

Collateral Interest Determination for the Interest
Period of
February 14, 1997 to March 14, 1997: 5.41797%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

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

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<TYPE>EX-20.19
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CLASS A CUSIP 55262TBN2
CLASS B CUSIP 55262TBP7

Exhibit 20.19

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Collateral Monthly Interest	\$4.602866
5. 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).

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$4.202933
2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts	\$0.000000
3. The amount of the current monthly accumulation in respect of Class A Additional Interest	\$0.000000
4. The amount of the current monthly accumulation in respect of Class B Monthly Interest	\$4.330433
5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts	\$ 0.000000
6. The amount of the current monthly accumulation in respect of Class B Additional Interest	\$0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1. The total amount of distribution from the Interest Funding Account	\$ 0.00
2. The amount of the current quarterly interest distribution in respect of Class A	\$ 0.00
3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount	\$ 0.000000
4. The amount of the current quarterly interest distribution in respect of	

Class B	\$ 0.00

5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount	\$ 0.000000

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	\$110,173,258.88

(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	\$9,721,170.43

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,721,170.43

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	\$25,119,592,718.23

(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 day of the related Monthly Period	\$1,200,000,000.00

(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 last day of the related Monthly Period	\$1,200,000,000.00

(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	\$1,020,000,000.00

(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	\$1,020,000,000.00

(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	\$90,000,000.00

(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	\$90,000,000.00

(h) The Floating Investor Percentage with respect to the period:	
February 1, 1997 through February 3, 1997	5.16%
February 4, 1997 through February 28, 1997	4.83%
(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
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74
(d) 125 - 154 days:	0.51%	129,052,609.66
(e) 155 or more days:	0.77%	197,280,686.55
Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$4,371,290.73
(b) The Class A Investor Default Amount for the related Monthly Period	\$3,715,597.05
(c) The Class B Investor Default Amount for the related Monthly Period	\$327,846.84
(d) The Collateral Default Amount for the related Monthly Period	\$327,846.84

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
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(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00 -----
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00 -----
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00 -----
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00 -----
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00 -----
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$1,062,500.00 -----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00 -----
(c) The amount of the Collateral Servicing	

Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$750,000.00

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	\$ 0.00

(c) The Collateral Interest as of the close of business on this Distribution Date	\$90,000,000.00

(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$90,000,000.00

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 Transfer Date	\$ 0.00

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

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

9. Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$4,676,730.08

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$4,286,991.15

(c) The aggregate amount deposited into the Interest Funding Account with	
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respect to the Class B Certificates
on the related Transfer Date \$389,738.93

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

10. Available Funds

(a) The amount of Class A Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$13,674,083.39

(b) The amount of Class B Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$1,206,536.96

(c) The amount of Collateral Available
Funds on deposit in the Finance Charge
Account on the related Transfer Date \$1,206,536.96

11. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections
of Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, allocated
in respect of the Class A Certificates \$14,311,583.39

(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 \$1,262,786.96

(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 \$1,262,786.96

12. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period 12.47%

(b) The Portfolio Adjusted Yield 4.51%

E. LIBOR Determinations

LIBOR rates for the related Interest Period:

Class A and Class B determination - 5.50391%

Collateral Interest determination - 5.41797%

NATIONAL ASSOCIATION,
Servicer

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

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CLASS A CUSIP 55262T BR3
CLASS B CUSIP 55262T BS1

Exhibit 20.20

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.178910
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.336410
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000

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

10. The amount of distribution in respect of Collateral Monthly Interest	\$4.641754

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	\$91,811,050.61

(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	\$8,100,975.01

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,100,975.01

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	\$25,119,592,718.23

(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 last day of the related Monthly Period	\$1,000,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day	

of the related Monthly Period \$75,000,000.00

(g) The amount of Principal Receivables in the Trust represented by the 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:

February 1, 1997 through February 3, 1997 4.30%
February 4, 1997 through February 28, 1997 4.03%

(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

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

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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
(b) 65 - 94 days:	0.88%	223,534,124.31
(c) 95 - 124 days:	0.62%	158,682,876.74
(d) 125 - 154 days:	0.51%	129,052,609.66
(e) 155 or more days:	0.77%	197,280,686.55
Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$ 3,642,742.22

(b) The Class A Investor Default Amount for the related Monthly Period \$3,096,330.90

(c) The Class B Investor Default Amount for the related Monthly Period	\$273,205.66
(d) The Collateral Default Amount for the related Monthly Period	\$273,205.66
5. Investor Charge Offs	
(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate	

principal amount reimbursed on the
Transfer Date immediately preceding
this Distribution Date \$ 0.00

6. Investor Servicing Fee

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

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

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

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

7. Reallocations

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

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

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

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

8. Principal Funding Account

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

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

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

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

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

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,395,069.74

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,005,447.26

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,005,447.26

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	\$11,926,319.74

(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	\$1,052,322.26

(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	\$1,052,322.26

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.47%

(b) The Portfolio Adjusted Yield	4.43%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

February 18, 1997 through March 16, 1997: Class A and Class B determination -	5.42188%

February 14, 1997 to March 14, 1997: Collateral Interest determination -	5.41797%

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 BT9
CLASS B CUSIP 55262T BU6

Exhibit 20.21

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000	-----
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000	-----
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000	-----
4. The amount of distribution in respect of Class A Monthly Interest	\$4.163910	-----
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000	-----
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000	-----
7. The amount of distribution in respect of Class B Monthly Interest	\$4.328910	-----
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000	-----
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000	-----
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.680643	-----

11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000 -----
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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	\$91,811,050.61 -----
--	--------------------------

(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	\$8,100,975.01 -----
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(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,100,975.01 -----
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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	\$25,119,592,718.23 -----
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(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 last day of the related Monthly Period	\$1,000,000,000.00 -----
--	-----------------------------

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00 -----
--	---------------------------

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00 -----
---	---------------------------

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 -----
--	--------------------------

(g) The amount of Principal Receivables in the Trust represented by the 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:	
	February 1, 1997 through February 3, 1997	4.30%
	February 4, 1997 through February 28, 1997	4.03%
(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 -----
(l)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(o)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A -----

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87% -----	478,661,559.05 -----
(b) 65 - 94 days:	0.88% -----	223,534,124.31 -----
(c) 95 - 124 days:	0.62% -----	158,682,876.74 -----
(d) 125 - 154 days:	0.51% -----	129,052,609.66 -----
(e) 155 or more days:	0.77% -----	197,280,686.55 -----
Total	4.65% -----	1,187,211,856.31 -----

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,642,742.22 -----
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,096,330.90 -----
(c)	The Class B Investor Default Amount for the related Monthly Period	\$273,205.66 -----
(d)	The Collateral Default Amount for the related Monthly Period	\$273,205.66 -----

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00 -----
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00 -----
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00 -----
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00 -----
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00 -----
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00 -----
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----

6. Investor Servicing Fee

(a) The amount of the Class A Servicing

Fee payable by the Trust to the Servicer for the related Monthly Period \$885,416.67

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

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

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

7. Reallocations

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

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

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

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

8. Principal Funding Account

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

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

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

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

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

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,395,069.74

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,005,447.26 -----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,005,447.26 -----

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	\$11,926,319.74 -----
(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	\$1,052,322.26 -----
(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	\$1,052,322.26 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	12.47% -----
(b) The Portfolio Adjusted Yield	4.44% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of

February 18, 1997 through March 16, 1997: Class A and Class B determination -	5.42188% -----
February 14, 1997 to March 14, 1997: Collateral Interest determination -	5.41797% -----

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

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

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CLASS A CUSIP 55262TBX0
CLASS B CUSIP 55262TBY8

Exhibit 20.22

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Collateral Monthly Interest	\$4.570718
5. 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).

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$4.150432
2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts	\$0.000000
3. The amount of the current monthly accumulation in respect of Class A Additional Interest	\$0.000000
4. The amount of the current monthly accumulation in respect of Class B Monthly Interest	\$4.307933
5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts	\$ 0.000000
6. The amount of the current monthly accumulation in respect of Class B Additional Interest	\$0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1. The total amount of distribution from the Interest Funding Account	\$ 0.00
2. The amount of the current quarterly interest distribution in respect of Class A	\$ 0.00
3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount	\$ 0.000000
4. The amount of the current quarterly interest distribution in respect of Class B	\$ 0.00
5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount	\$ 0.000000

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	\$45,905,524.15
(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	\$4,050,487.55
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,050,487.55
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	\$25,119,592,718.23
(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00

(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00 -----
(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997	2.15%
	February 4, 1997 through February 28, 1997	2.01%
(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 -----
(l)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(o)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A -----

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87% -----	478,661,559.05 -----
(b) 65 - 94 days:	0.88% -----	223,534,124.31 -----
(c) 95 - 124 days:	0.62% -----	158,682,876.74 -----
(d) 125 - 154 days:	0.51% -----	129,052,609.66 -----
(e) 155 or more days:	0.77% -----	197,280,686.55 -----
Total	4.65% -----	1,187,211,856.31 -----

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,821,371.05 -----
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(b) The Class A Investor Default Amount for the related Monthly Period	\$1,548,165.43
(c) The Class B Investor Default Amount for the related Monthly Period	\$136,602.81
(d) The Collateral Default Amount for the related Monthly Period	\$136,602.81
5. Investor Charge Offs	
(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate	

principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
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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	\$442,708.33 -----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50 -----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50 -----
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00 -----

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	\$37,500,000.00 -----
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00 -----

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 Transfer Date	\$ 0.00 -----
(d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----

9. Interest Funding Account

(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$1,925,481.28 -----
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$1,763,933.81 -----
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$161,547.47 -----
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----

10. Available Funds

(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,697,534.58 -----
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$502,723.69 -----
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$502,723.69 -----

11. Collection of Finance Charge Receivables

(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$5,963,159.58 -----
(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	\$526,161.19 -----
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$526,161.19 -----

12. Portfolio Yield

(a)	The Portfolio Yield for the related Monthly Period	12.47% -----
(b)	The Portfolio Adjusted Yield	N/A -----

5. 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).

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$4.225432 -----
2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts	\$0.000000 -----
3. The amount of the current monthly accumulation in respect of Class A Additional Interest	\$0.000000 -----
4. The amount of the current monthly accumulation in respect of Class B Monthly Interest	\$4.390433 -----
5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts	\$ 0.000000 -----
6. The amount of the current monthly accumulation in respect of Class B Additional Interest	\$0.000000 -----

C. Information Regarding the Current Quarterly Interest Distribution

1. The total amount of distribution from the Interest Funding Account	\$ 0.00 -----
2. The amount of the current quarterly interest distribution in respect of Class A	\$ 0.00 -----
3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount	\$ 0.000000 -----
4. The amount of the current quarterly interest distribution in respect of Class B	\$ 0.00 -----
5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount	\$ 0.000000 -----

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	\$45,905,524.15 -----
(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	\$4,050,487.55 -----

(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,050,487.55 -----
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	\$25,119,592,718.23 -----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00 -----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00 -----
(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997	2.15%
	February 4, 1997 through February 28, 1997	2.01%
(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 -----
(l)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.87%	478,661,559.05
	-----	-----
(b) 65 - 94 days:	0.88%	223,534,124.31
	-----	-----
(c) 95 - 124 days:	0.62%	158,682,876.74
	-----	-----
(d) 125 - 154 days:	0.51%	129,052,609.66
	-----	-----
(e) 155 or more days:	0.77%	197,280,686.55
	-----	-----
Total	4.65%	1,187,211,856.31
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$1,821,371.05

(b) The Class A Investor Default Amount for the related Monthly Period	\$1,548,165.43

(c) The Class B Investor Default Amount for the related Monthly Period	\$136,602.81

(d) The Collateral Default Amount for the related Monthly Period	\$136,602.81

5. Investor Charge Offs

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

(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00

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

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00

(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00

(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00

(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre-	

	ceding this Distribution Date	\$ 0.00

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

(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

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

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

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

6.	Investor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33

(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50

(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50

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

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	\$37,500,000.00

(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00

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

9. Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$1,960,450.03
(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$1,795,808.81
(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$164,641.22
(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

10. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,697,534.58
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$502,723.69
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$502,723.69

11. Collection of Finance Charge Receivables

(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$5,963,159.58 -----
(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	\$526,161.19 -----
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$526,161.19 -----

12. Portfolio Yield

(a)	The Portfolio Yield for the related Monthly Period	12.47% -----
(b)	The Portfolio Adjusted Yield	N/A -----

E. LIBOR Determinations

LIBOR rates for the related Interest Period:

Class A and Class B determination -	5.50391% -----
Collateral Interest determination -	5.41797% -----

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

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

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Exhibit 99.1

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-A

KEY PERFORMANCE FACTORS
February 28, 1997

Blended Coupon	5.6466%
Excess Protection Level	
3 Month Average	4.90%
February, 1997	5.39%
January, 1997	3.81%
December, 1996	5.50%
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.08%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$ 25,119,592,718.23
Investor Participation Amount	\$ 760,000,000.00
Seller Participation Amount	\$ 4,129,965,199.74

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Exhibit 99.2

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-B

KEY PERFORMANCE FACTORS
 February 28, 1997

Expected B Maturity	9/15/99
Blended Coupon	5.59245%
Excess Protection Level	
3 Month Average	4.92%
February, 1997	5.42%
January, 1997	3.84%
December, 1996	5.50%
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.05%
Over 35 Day Delinquency	4.65%

Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$ 25,119,592,718.23
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,129,965,199.74

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Exhibit 99.3

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

KEY PERFORMANCE FACTORS
February 28, 1997

Expected B Maturity	11/15/01
Blended Coupon	5.7296%

Excess Protection Level
 3 Month Average 4.81%
 February, 1997 5.31%
 January, 1997 3.71%
 December, 1996 5.41%

Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.16%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$ 25,119,592,718.23
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,129,965,199.74

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MBNA MASTER CREDIT CARD TRUST II SERIES 1994-D

KEY PERFORMANCE FACTORS
February 28, 1997

Expected B Maturity	11/17/97
Blended Coupon	5.58078%
Excess Protection Level	
3 Month Average	5.01%
February, 1997	5.45%
January, 1997	4.01%
December, 1996	5.59%
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.02%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$ 25,119,592,718.23
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,129,965,199.74

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Exhibit 99.5

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

KEY PERFORMANCE FACTORS
February 28, 1997

Expected B Maturity	9/15/04
Blended Coupon	5.7371%
Excess Protection Level	
3 Month Average	4.81%
February, 1997	5.31%
January, 1997	3.71%
December, 1996	5.41%

Cash Yield	16.84%
Investor Charge Offs	4.37%

Base Rate	7.16%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.6

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

KEY PERFORMANCE FACTORS
 February 28, 1997

Expected B Maturity	06/15/00
Blended Coupon	5.6187%
Excess Protection Level	
3 Month Average	4.92%
February, 1997	5.41%
January, 1997	3.84%
December, 1996	5.53%
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.06%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.7

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

KEY PERFORMANCE FACTORS
February 28, 1997

Expected B Maturity	7/15/05
Blended Coupon	7.0188%
Excess Protection Level	
3 Month Average	4.87%
February, 1997	5.37%
January, 1997	3.78%
December, 1996	5.48%
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.10%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.8

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

KEY PERFORMANCE FACTORS
February 28, 1997

Expected B Maturity	7/17/00
Blended Coupon	6.6097%
Excess Protection Level	

3 Month Average	5.01%
February, 1997	5.49%
January, 1997	3.93%
December, 1996	5.61%

Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	6.98%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.9

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

KEY PERFORMANCE FACTORS
 February 28, 1997

Expected B Maturity	09/16/2002
Blended Coupon	5.6792%
Excess Protection Level	
3 Month Average	4.86%
February, 1997	5.36%
January, 1997	3.77%
December, 1996	5.47%
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.11%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23

Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.10

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

KEY PERFORMANCE FACTORS
February 28, 1997

Expected B Maturity	09/15/00
Blended Coupon	7.2622%
Excess Protection Level	
3 Month Average	4.11%
February, 1997	3.93%
January, 1997	3.67%
December, 1996	4.75%
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	8.54%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

KEY PERFORMANCE FACTORS
February 28, 1997

Expected B Maturity 11/15/00

Blended Coupon 5.6174%

Excess Protection Level
3 Month Average 4.92%
February, 1997 5.41%
January, 1997 3.84%
December, 1996 5.53%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 7.06%

Over 35 Day Delinquency 4.65%

Seller's Interest 16.44%

Total Payment Rate 12.64%

Total Principal Balance \$25,119,592,718.23

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$4,129,965,199.74

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Exhibit 99.12

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

KEY PERFORMANCE FACTORS
February 28, 1997

Expected B Maturity 12/16/02

Blended Coupon 5.6878%

Excess Protection Level
3 Month Average 4.85%
February, 1997 5.35%
January, 1997 3.76%
December, 1996 5.46%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 7.12%

Over 35 Day Delinquency 4.65%

Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.13

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

KEY PERFORMANCE FACTORS
 February 28, 1997

Expected B Maturity	3/17/03
Blended Coupon	5.6591%

Excess Protection Level
 3 Month Average 4.88%
 February, 1997 5.38%
 January, 1997 3.79%
 December, 1996 5.49%

Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.09%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$700,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.14

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

KEY PERFORMANCE FACTORS
February 28, 1997

Expected B Maturity	4/17/06
Blended Coupon	5.7246%
Excess Protection Level	
3 Month Average	4.82%
February, 1997	5.32%
January, 1997	3.72%
December, 1996	5.42%
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.15%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.15

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

KEY PERFORMANCE FACTORS
February 28, 1997

Expected B Maturity	4/16/01
Blended Coupon	5.6001%
Excess Protection Level	
3 Month Average	4.94%
February, 1997	5.43%
January, 1997	3.86%
December, 1996	5.55%
Cash Yield	16.84%

Investor Charge Offs	4.37%
Base Rate	7.04%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

KEY PERFORMANCE FACTORS
 February 28, 1997

Expected B Maturity	05/15/01
Blended Coupon	5.6049%
Excess Protection Level	
3 Month Average	4.94%
February, 1997	5.43%
January, 1997	3.86%
December, 1996	5.54%
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.04%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.17

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

KEY PERFORMANCE FACTORS
February 28, 1997

Expected B Maturity 06/16/03

Blended Coupon 5.6318%

Excess Protection Level
3 Month Average 4.91%
February, 1997 5.40%
January, 1997 3.83%
December, 1996 5.51%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 7.07%

Over 35 Day Delinquency 4.65%

Seller's Interest 16.44%

Total Payment Rate 12.64%

Total Principal Balance \$25,119,592,718.23

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$4,129,965,199.74

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Exhibit 99.18

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

KEY PERFORMANCE FACTORS
February 28, 1997

Expected B Maturity 8/15/06

Blended Coupon 5.6553%

Excess Protection Level
3 Month Average 4.89%
February, 1997 5.36%
January, 1997 3.85%
December, 1996 5.46%

Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.11%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.19

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS
FEBRUARY, 1997

Expected B Maturity	09/17/01
Blended Coupon	5.6402%

Excess Protection Level
3 Month Average 5.01%
February, 1997 5.38%
January, 1997 3.98%