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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: June 12, 1998

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 333-17253 51-0331454
-----(State or other (Commission File (IRS Employer jurisdiction of Number) Identification No.) incorporation)

Wilmington, DE 19884-0781

(Address of principal executive office)

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

Item 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION, AND EXHIBITS

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

- $20.1\,$  Series 1994-A Certificateholders' Statement for the month ended May 31, 1998.
- $20.2\,$  Series 1994-B Certificateholders' Statement for the month ended May 31, 1998.
- 20.3 Series 1994-C Certificateholders' Statement for the month ended May 31, 1998.
- $20.4\,$  Series 1995-A Certificateholders' Statement for the month ended May 31, 1998.
- $20.5\,$  Series 1995-B Certificateholders' Statement for the month ended May 31, 1998.
- $20.6\,$  Series 1995-C Certificateholders' Statement for the month ended May 31, 1998.
- $20.7\,$  Series 1995-D Certificateholders' Statement for the month ended May 31, 1998.
- $20.8\,$  Series 1995-E Certificateholders' Statement for the month ended May 31, 1998.
- $20.9\,$  Series 1995-F Certificateholders' Statement for the month ended May 31, 1998.
- 20.10 Series 1995-I Certificateholders' Statement for the month ended May 31, 1998.
- 20.11 Series 1995-J Certificateholders' Statement for the month ended May 31, 1998.

- $20.12\,$  Series 1996-A Certificateholders' Statement for the month ended May 31, 1998.
- $20.13\,$  Series 1996-B Certificateholders' Statement for the month ended May 31, 1998.
- 20.14 Series 1996-C Certificateholders' Statement for the month ended May 31, 1998.
- 20.15 Series 1996-D Certificateholders' Statement for the month ended May 31, 1998.
- 20.16 Series 1996-E Certificateholders' Statement for the month ended May 31, 1998.
- 20.17 Series 1996-G Certificateholders' Statement for the month ended May 31, 1998.
- 20.18 Series 1996-H Certificateholders' Statement for the month ended May 31, 1998.
- 20.19 Series 1996-J Certificateholders' Statement for the month ended May 31, 1998.
- 20.20 Series 1996-K Certificateholders' Statement for the month ended May 31, 1998.
- $20.21\,$  Series 1996-L Certificateholders' Statement for the month ended May 31, 1998.
- 20.22 Series 1996-M Certificateholders' Statement for the month ended May 31, 1998.
- 20.23 Series 1997-B Certificateholders' Statement for the month ended May 31, 1998.
- 20.24 Series 1997-C Certificateholders' Statement for the month ended May 31, 1998.
- 20.25 Series 1997-E Certificateholders' Statement for the month ended May 31, 1998.
- 20.26 Series 1997-F Certificateholders' Statement for the month ended May 31, 1998.
- 20.27 Series 1997-I Certificateholders' Statement for the month ended May 31, 1998.
- 20.28 Series 1997-J Certificateholders' Statement for the month ended May 31, 1998.
- $20.29\,$  Series 1997-K Certificateholders' Statement for the month ended May 31, 1998.
- 20.30 Series 1997-M Certificateholders' Statement for the month ended May 31, 1998.
- 20.31 Series 1997-N Certificateholders' Statement for the month ended May 31, 1998.
- 20.32 Series 1998-A Certificateholders' Statement for the month ended May 31, 1998.

# Item 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION, AND EXHIBITS

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

- 99.1. Series 1994-A Key Performance Factors for the month ended May 31,
- 99.2. Series 1994-B Key Performance Factors for the month ended May 31, 1998.
- 99.3. Series 1994-C Key Performance Factors for the month ended May 31, 1998.
- 99.4. Series 1995-A Key Performance Factors for the month ended May 31, 1998.
- 99.5. Series 1995-B Key Performance Factors for the month ended May 31, 1998.

- 99.6. Series 1995-C Key Performance Factors for the month ended May 31, 1998.
- 99.7. Series 1995-D Key Performance Factors for the month ended May 31, 1998.
- 99.8. Series 1995-E Key Performance Factors for the month ended May 31, 1998.
- 99.9. Series 1995-F Key Performance Factors for the month ended May 31, 1998.
- 99.10. Series 1995-I Key Performance Factors for the month ended May 31, 1998.
- 99.11. Series 1995-J Key Performance Factors for the month ended May 31, 1998.
- 99.12. Series 1996-A Key Performance Factors for the month ended May 31, 1998.
- 99.13. Series 1996-B Key Performance Factors for the month ended May 31, 1998.
- 99.14. Series 1996-C Key Performance Factors for the month ended May 31,
- $99.15.\;$  Series 1996-D Key Performance Factors for the month ended May 31, 1998.
- 99.16. Series 1996-E Key Performance Factors for the month ended May 31,
- 99.17. Series 1996-G Key Performance Factors for the month ended May 31, 1998.
- 99.18. Series 1996-H Key Performance Factors for the month ended May 31, 1998.
- 99.19. Series 1996-J Key Performance Factors for the month ended May 31, 1998.
- 99.20. Series 1996-K Key Performance Factors for the month ended May 31, 1998.
- $99.21.\;$  Series 1996-L Key Performance Factors for the month ended May 31, 1998.
- 99.22. Series 1996-M Key Performance Factors for the month ended May 31, 1998.
- 99.23. Series 1997-B Key Performance Factors for the month ended May 31, 1998.
- 99.24. Series 1997-C Key Performance Factors for the month ended May 31, 1998.
- $99.25.\$  Series 1997-E Key Performance Factors for the month ended May 31, 1998.
- 99.26. Series 1997-F Key Performance Factors for the month ended May 31, 1998.
- 99.27. Series 1997-I Key Performance Factors for the month ended May 31, 1998.
- 99.28. Series 1997-J Key Performance Factors for the month ended May 31, 1998.
- 99.29. Series 1997-K Key Performance Factors for the month ended May 31, 1998
- $99.30.\,$  Series 1997-M Key Performance Factors for the month ended May 31, 1998.
- 99.31. Series 1997-N Key Performance Factors for the month ended May 31, 1998.
- $99.32.\$  Series 1998-A Key Performance Factors for the month ended May 31, 1998.

the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.  $\,$ 

Dated: June 12, 1998

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: Bruce Crescenzo

Name: Bruce Crescenzo Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMEN
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SERIES 1994-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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
  - 2. The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - 6. The amount of distribution in respect of Class A Additional Interest
  - 7. The amount of distribution in respect of Class B Monthly Interest
  - 8. The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

- \$ 0.000000
- \$ 0.000000
- \$ 0.000000
- \$ 5.043958
- \$ 0.000000
- \$ 0.000000
- \$ 5.216181
- \$ 0.000000
- \$ 0.000000
- \$ 5.344271
- \$ 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	\$83,060,948.00
	(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	\$4,296,256.12
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,115,152.19 
2.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
	(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: May 1, 1998 through May 31, 1998 2.11%	
	(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	

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

### 3. Delinquent Balances

Period

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 Aggregate

			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.98%	718,202,564.36
(b)	65 - 94 days:		1.00%	362,478,374.82
(c)	95 - 124 days:		0.69%	250,981,335.24
(d)	125 - 154 days:		0.58%	209,972,341.08
(e)	155 or more days:		0.92%	333,353,773.35
		Total	5.17%	1,874,988,388.85

### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,175,755.85 
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,762,907.52
(c)	The Class B Investor Default Amount for the related Monthly Period	\$142,909.00
(d)	The Collateral Default Amount for the related Monthly Period	\$269,939.33

# 5. Investor Charge Offs

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

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

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

\$ 0.00

(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately 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 pre- ceding 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 Distri- bution 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
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$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

	(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.	Prin	cipal 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.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,476,158.64
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$490,146.21
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$925,831.59
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,889,408.64
	(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	\$511,521.21 

(c) The aggregate amount of Collections of

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$966,206.59

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.93%

(b) The Portfolio Adjusted Yield

4.96% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of May 15, 1998 through June 14, 1998:

Class A and Class B determination -

5.68750%

Collateral Interest determination -

5.65625%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President Bruce Crescenzo

1994-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$4.753778
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	\$5.198958
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.344271
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	\$109,290,719.21
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$5,652,967.70
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$10,677,827.35
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
(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	01 000 000 000 00
	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:	
	May 1, 1998 through May 31, 1998 2.78%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000

(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A 
Deli	nquent Balances	
	aggregate amount of outstanding balances in the Accorded delinquent as of the end of the day on the last day	

related Monthly Period:

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.98%	718,202,564.36
(b)	65 - 94 days:		1.00%	362,478,374.82
(c)	95 - 124 days:		0.69%	250,981,335.24
(d)	125 - 154 days:		0.58%	209,972,341.08
(e)	155 or more days:		0.92%	333,353,773.35
		Total	5.17%	1,874,988,388.85

### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$4,178,625.90
(b)	The Class A Investor Default Amount	
	for the related Monthly Period	\$3,635,404.58 
(c)	The Class B Investor Default Amount for the related Monthly Period	\$188,038.14
	for the refuted nominity refloa	
(d)	The Collateral Default Amount for the related Monthly Period	\$355,183.18
T	chan Channa Offic	

# 5. Investor Charge Offs

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

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original \$ 0.00 certificate principal amount (e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount (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 \$ 0.00 this Distribution Date \_\_\_\_\_ (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 \$ 0.00 this Distribution Date 6. Investor Servicing Fee (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$906,250.00 (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly \$46,875.00 Period \_\_\_\_\_ (c) The amount of the Collateral Servicing Fee payable by the Trust to the

7. Reallocations

Period

Servicer for the related Monthly

\$88,541.67

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B	
	(10)	Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,468,629.36
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$644,929.03
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,218,199.26
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$13,012,379.36
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual	

	Membership Fees processed duri related Monthly Period which w allocated in respect of the Cl Certificates	vere
(c)	The aggregate amount of Collectinance Charge Receivables and Membership Fees processed during related Monthly Period which wallocated in respect of the Collection	d Annual ing the were
11. Swap	Cash Flows	
(a)	The amount of the Net Swap Rec for the related Transfer Date	eeipt \$ 0.00
(b)	The amount of the Net Swap Pay for the related Transfer Date	
12. Por	tfolio Yield	
(a)	The Portfolio Yield for the rel Monthly Period	lated 12.93%
(b)	The Portfolio Adjusted Yield	4.99%
Floating	Rate Determinations	
	tes for the Interest Period of 1998 through June 14, 1998:	
Class B	determination -	5.68750%
Collatera	al Interest determination -	5.65625%
	nted average of the Treasury Bil r the Interest Period:	11
May 1	5, 1998 through June 14, 1998	5.14719%
		MBNA AMERICA BANK,

NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1994-B

C.

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$5.112847
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	\$5.285070
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.451910
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

- $\ensuremath{\mathtt{B.}}$  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	\$109,290,719.21 
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$5,652,967.70
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$10,677,827.35
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00 
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	May 1, 1998 through May 31, 1998 2.78%	
(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 Allocat with respect to the related Mon Period		0.085000
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A 
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		of Total	Aggregate Account Balance
(a)	35 - 64 days:	1.98%	718,202,564.36
(b)	65 - 94 days:	1.00%	362,478,374.82
(c)	95 - 124 days:	0.69%	250,981,335.24
(d)	125 - 154 days:	0.58%	209,972,341.08
(e)	155 or more days:	0.92%	333,353,773.35
	Tota	1 5.17%	1,874,988,388.85
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$4,178,625.90
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$3,635,404.58
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$188,038.14
(d)	The Collateral Default Amount f the related Monthly Period	or	\$355,183.18
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00

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(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$	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 pre- ceding 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 Distri- bution 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
Inve	stor Servicing Fee		
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$90 	6,250.00 
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46	<b>,</b> 875.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period		,541.67

## 7. Reallocations

6.

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

		this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,468,629.36 
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$644,929.03
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,218,199.26
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$13,012,379.36 
	(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	

(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

\$1,271,324.26 \_\_\_\_\_

### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.93%

(b) The Portfolio Adjusted Yield

4.88%

### C. LIBOR Determinations

LIBOR rates for the Interest Period of May 15, 1998 through June 14, 1998:

Class A and Class B determination -

5.68750%

5.65625%

Collateral Interest determination -

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:\_

Name: Bruce Crescenzo
Title: Vice President

1994-C

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r () KIVI	() P	INCHAIL H	CERTIFICATE HOLDERS.	STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$5.103160
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	\$5.258160
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.508631
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

- $\ensuremath{\mathtt{B.}}$  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	\$62,842,164.78
	(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	\$3,250,455.53 
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,139,752.52
2.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
	(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:	
		May 1, 1998 through May 31, 1998 1.60%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000
	(k)	The Collateral Floating Allocation with respect to the related Monthly	

	Period		0.085000
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A 
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 
The were	nquent Balances  aggregate amount of outstanding e delinquent as of the end of the		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.98%	
(b)	65 - 94 days:	1.00%	362,478,374.82
(c)	95 - 124 days:	0.69%	250,981,335.24
(d)	125 - 154 days:	0.58%	209,972,341.08
(e)	155 or more days:	0.92%	333,353,773.35
	Total	5.17% 	1,874,988,388.85
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,402,709.92
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,090,357.64
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$108,121.90
(d)	The Collateral Default Amount f the related Monthly Period	or	\$204,230.38
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re		

3.

	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 pre- ceding 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 Distri- bution 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.	Inve	stor 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.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

(b) The amount of Reallocated Class B

		Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$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.	Coll	ection of Finance Charge Receivables	
	(a)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Process and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$7,482,118.24
	(b)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$387,005.96
	(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	\$731,011.65
9.	Prin	cipal 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.	Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,169,461.99

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account

			on the related Transfer Date		\$370,834.08	
		(c)	The amount of Collateral Avail Funds on deposit in the Financ Account on the related Transfe	e Charge	\$700,464.78	s 
	11.	Por	tfolio Yield			
		(a)	The Portfolio Yield for the re Monthly Period	lated	1	.2.93%
		(b)	The Portfolio Adjusted Yield			4.89%
С.	Floa	ating	Rate Determinations			
	LIB		tes for the Interest Period of 15, 1998 through June 14, 1998:	5.65625%		
				MBNA AMERICA NATIONAL ASSO Servicer	•	

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1995-A

C.

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMEN	Т	
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SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$5.008438
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	\$5.146215
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.328125
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	\$81,968,038.31
	(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	\$4,239,726.92 
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,008,370.54 
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04 
	(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:	
		May 1, 1998 through May 31, 1998 2.09%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000
	(k)	The Collateral Floating Allocation with respect to the related Monthly	

	Period		0.085000
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A 
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 
Deli	nquent Balances		
were	aggregate amount of outstanding e delinquent as of the end of the sted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.98%	718,202,564.36
b)	65 - 94 days:	1.00%	362,478,374.82
c)	95 - 124 days:	0.69%	250,981,335.24
d)	125 - 154 days:	0.58%	209,972,341.08
(e)	155 or more days:	0.92%	333,353,773.35
	Total	5.17%	1,874,988,388.85
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,133,969.39
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,726,553.36
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$141,028.63
(d)	The Collateral Default Amount f the related Monthly Period	or	\$266,387.40
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00

5.

(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

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	(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 pre- ceding 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 Distri- bution 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.	Inve	estor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$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.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00

(c) The Collateral Interest as of the close of business on this Distribution \$63,750,000.00 Date (d) The Class B Investor Interest as of the close of business on this Distribution \$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 allocated in respect of the Class A Certificates \$9,759,284.39 \_\_\_\_\_ (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 \$504,790.64 (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 \$953,493.12 Interest 9. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals \$ 0.00 (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date from the Reserve Account (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the \$ 0.00 related Transfer Date. 10. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9.351.471.89 \_\_\_\_\_ (b) The amount of Class B Available Funds

on deposit in the Finance Charge Account

\$483,696.89

on the related Transfer Date

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

\$913,649.37

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.93%

(b) The Portfolio Adjusted Yield

5.01% -----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of May 15, 1998 through June 14, 1998: 5.65625%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1995-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$5.232327
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.490660
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	\$62,842,164.78
(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	\$3,250,455.53
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,139,752.52
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
(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:	
	May 1, 1998 through May 31, 1998 1.60%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000

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

## 3. Delinquent Balances

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

Percentage

Aggregate

\$ 0.00

\$ 0.00

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			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.98%	718,202,564.36
(b)	65 - 94 days:		1.00%	362,478,374.82
(c)	95 - 124 days:		0.69%	250,981,335.24
(d)	125 - 154 days:		0.58%	209,972,341.08
(e)	155 or more days:		0.92%	333,353,773.35
		Total	5.17%	1,874,988,388.85

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4.	Inve	estor Default Amount	
	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,402,709.92
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,090,357.64
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$108,121.90
	(d)	The Collateral Default Amount for the related Monthly Period	\$204,230.38
5.	Inve	estor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original	

(d) The aggregate amount of Class B

Monthly Period

certificate principal amount

(c) The aggregate amount of Class B

Investor Charge Offs for the related

		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 pre- ceding 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 Distri- bution 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.	Inve	estor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$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.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

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	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,338,619.44
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$370,834.08
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$700,464.78
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated	AT 654 075 60
		in respect of the Class A Certificates	\$7,651,275.69 
	(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	\$387,005.96
	(c)	The aggregate amount of Collections of	

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

(a) The amount of the Net Swap Receipt for the related Transfer Date  (b) The amount of the Net Swap Payment for the related Transfer Date  (c) The amount of the Net Swap Payment for the related Transfer Date  12. Portfolio Yield  (a) The Portfolio Yield for the related Monthly Period  12. 93%  (b) The Portfolio Adjusted Yield  12. 93%  C. Floating Rate Determinations  LIBOR rates for the Interest Period of May 15, 1998 through June 14, 1998: 5.65625%  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.  2. Has the Interest Reserve Account been established?  3. Has the Interest Reserve Account been funded?  4. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any  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  Bruce Crescenzo				related Mont allocated in Interest				\$	731,011	<b>.</b> 65
for the related Transfer Date  (b) The amount of the Net Swap Payment for the related Transfer Date  (c) Portfolio Yield  (a) The Portfolio Yield for the related Monthly Period  (b) The Portfolio Adjusted Yield  (c) Floating Rate Determinations  LIBOR rates for the Interest Period of May 15, 1998 through June 14, 1998: 5.65625%  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.  2. Has the Interest Reserve Account been established?  3. Has the Interest Reserve Account been funded?  4. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any  5. How many funds withdrawn from the Interest Reserve Account were utilized?  none  6. Has the Interest Rate Swap been Terminated?  7. Long Term Credit Rating of the Swap Counterparty  By:  Name: Bruce Crescenzo		11.	Swaj	p Cash Flows						
(b) The amount of the Net Swap Payment for the related Transfer Date  12. Portfolio Yield  (a) The Portfolio Yield for the related Monthly Period  (b) The Fortfolio Adjusted Yield  (c) Floating Rate Determinations  LIBOR rates for the Interest Period of May 15, 1998 through June 14, 1998: 5.656258  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.  2. Has the Interest Reserve Account been established?  3. Has the Interest Reserve Account been funded?  4. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any  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  MENA AMERICA BANK, NATIONAL ASSOCIATION, Servicer  Bruce Crescenzo			(a)			-	eipt	\$		
(a) The Portfolio Yield for the related Monthly Period 12.93%			(b)				nent	\$	0.00	
Monthly Period 12.93%  (b) The Portfolio Adjusted Yield 4.96%  C. Floating Rate Determinations  LIBOR rates for the Interest Period of May 15, 1998 through June 14, 1998: 5.65625%  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  Bruce Crescenzo		12.	Por	tfolio Yield						
C. Floating Rate Determinations  LIBOR rates for the Interest Period of May 15, 1998 through June 14, 1998: 5.65625%  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  MENA AMERICA BANK, NATIONAL ASSOCIATION, Servicer  Bruce Crescenzo			(a)			the rel	ated			
LIBOR rates for the Interest Period of May 15, 1998 through June 14, 1998: 5.65625%  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  Bruce Crescenzo  By: Name: Bruce Crescenzo			(b)	The Portfoli	o Adjusted	Yield				
May 15, 1998 through June 14, 1998: 5.65625%	c.	Flo	ating	Rate Determi	nations					
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  Bruce Crescenzo  By: Name: Bruce Crescenzo		Мау	15,	1998 through			. 65625%			
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  Bruce Crescenzo  By: Name: Bruce Crescenzo	D.						party			
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  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  MENA AMERICA BANK, NATIONAL ASSOCIATION, Servicer  Bruce Crescenzo  By:  Name: Bruce Crescenzo		1.				f any, f	for the		\$	N/A
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  Bruce Crescenzo  By:  Name: Bruce Crescenzo		2.			Reserve Acc	ount bee	en			
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?  7. Long Term Credit Rating of the Swap Counterparty  MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer  Bruce Crescenzo  By: Name: Bruce Crescenzo		3.			Reserve Acc	ount bee	en			
Reserve Account were utilized?  none  6. Has the Interest Rate Swap been Terminated?  7. Long Term Credit Rating of the Swap Counterparty  MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer  Bruce Crescenzo  By: Name: Bruce Crescenzo		4.						m		
6. Has the Interest Rate Swap been Terminated?  7. Long Term Credit Rating of the Swap Counterparty  MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer  Bruce Crescenzo  By: Name: Bruce Crescenzo		5.					nterest			
7. Long Term Credit Rating of the Swap Counterparty  AAA/Aaa  MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer  Bruce Crescenzo  By: Name: Bruce Crescenzo			none							
MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer  Bruce Crescenzo  By: Name: Bruce Crescenzo		6.	Has	the Interest	Rate Swap b	een Term	ninated?			
NATIONAL ASSOCIATION, Servicer  Bruce Crescenzo  By: Name: Bruce Crescenzo		7.	Long	Term Credit	Rating of t	he Swap	Counter	party		
By: Name: Bruce Crescenzo							NATIONA	L ASSOC		
Name: Bruce Crescenzo	Bru	ce C	resce	nzo						
Title: Vice President							Name:			

DODM	$\cap$	MONIMIT V	CERTIFICATEHOLDERS!	CHAMPADAM
r () KIVI	() P	INCHAIL H	CERTIFICATE HOLDERS.	STATEMENT

SERIES 1995-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$5.120382
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.336673
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

- $\ensuremath{\mathtt{B.}}$  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	\$54,645,361.76
	(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	\$2,826,486.08
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,338,913.62
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
	(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:	
	Мау	1, 1998 through May 31, 1998 1.39%	
	(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

	The Collateral Floating Allocat: with respect to the related Mont Period		0.085000
(1)	The Fixed Investor Percentage was respect to the related Monthly 1		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly N		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly N		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly I		N/A 
The were	inquent Balances  aggregate amount of outstanding Be delinquent as of the end of the ated Monthly Period:		
		Percentag of Total	
		Receivable	s Balance
(a)	35 - 64 days:	1.98%	718,202,564.36
	35 - 64 days: 65 - 94 days:	1.98%	718,202,564.36 362,478,374.82
(b)	-	1.98%  1.00%  0.69%	718,202,564.36 362,478,374.82 250,981,335.24
(b) (c)	65 - 94 days:	1.98%  1.00%  0.69% 	718,202,564.36 362,478,374.82 250,981,335.24 209,972,341.08
(b) (c) (d)	65 - 94 days: 95 - 124 days:	1.98%  1.00%  0.69%  0.58% 	718,202,564.36 362,478,374.82 250,981,335.24 209,972,341.08 333,353,773.35
(a) (b) (c) (d) (e)	65 - 94 days: 95 - 124 days: 125 - 154 days:	1.98%	718,202,564.36 362,478,374.82 250,981,335.24 209,972,341.08
(b) (c) (d) (e)	65 - 94 days: 95 - 124 days: 125 - 154 days: 155 or more days:	1.98%  0.69%  0.58%  0.92% 	718,202,564.36  362,478,374.82  250,981,335.24  209,972,341.08  333,353,773.35  1,874,988,388.85
(b) (c) (d) (e)	65 - 94 days: 95 - 124 days: 125 - 154 days: 155 or more days: Total estor Default Amount	1.98%	718,202,564.36  362,478,374.82  250,981,335.24  209,972,341.08  333,353,773.35  1,874,988,388.85
(b) (c) (d) (e)	65 - 94 days: 95 - 124 days: 125 - 154 days: 155 or more days: Total  estor Default Amount  The Aggregate Investor Default after the related Monthly Period  The Class A Investor Default Amount	1.98% 1.00% 0.69% 0.58% 5.17%	718,202,564.36  362,478,374.82  250,981,335.24  209,972,341.08  333,353,773.35  1,874,988,388.85

3.

4.

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

\$ 0.00

\$ 0.00

\$ 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
- (c) The aggregate amount of Class B
- Investor Charge Offs for the related Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in

		5 (c) above per \$1,000 of original certificate principal amount	\$ 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 pre- ceding 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 Distri- bution 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.	Inve	stor 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.	Real	locations	
	(a)	The amount of Reallocated Collateral	
		Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,282,856.89 
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$322,464.77
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$609,099.68
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$6,554,731.89
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B	

Certificates

\$336,527.27

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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 \$635,662.18 11. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date \$48.541.77 (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 12.93% -----(b) The Portfolio Adjusted Yield 5.09% \_\_\_\_\_ C. Floating Rate Determinations LIBOR rates for the Interest Period of May 15, 1998 through June 14, 1998: 5.65625% 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? 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? 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 Bruce Crescenzo By: Name: Bruce Crescenzo
Title: Vice President Bruce Crescenzo

DODM	$\cap$	MONIMIT V	CERTIFICATEHOLDERS!	CHAMPADAM
r () KIVI	() P	INCHAIL H	CERTIFICATE HOLDERS.	STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$5.060104
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	\$5.146215
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.404549
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	\$54,645,361.76
	(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	\$2,826,486.08
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,338,913.62 
2.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04 
	(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:  May 1, 1998 through May 31, 1998 1.39%	
	(i)	The Class A Floating Allocation with respect to the related Monthly	
	(j)	Period  The Class B Floating Allocation with respect to the related Monthly	0.870000  0.045000

(k)	The Collateral Floating Allocat with respect to the related Mon Period		0.085000
	101100		
(1)	The Fixed Investor Percentage w respect to the related Monthly	N/A 	
(m)	The Class A Fixed Allocation wi respect to the related Monthly	N/A 	
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.98%	718,202,564.36
(b)	65 - 94 days:	1.00%	362,478,374.82
(c)	95 - 124 days:	0.69%	250,981,335.24
(d)	125 - 154 days:	0.58%	209,972,341.08
(e)	155 or more days:	0.92%	333,353,773.35
	Tota	1 5.17% 1	1,874,988,388.85
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,089,313.07
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,817,702.38
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$94,019.14
(d)	The Collateral Default Amount f the related Monthly Period	\$177,591.55	
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00

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(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)		
(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 pre- ceding 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 Distri- bution 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
Inve	stor 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
Doa1	locations	

7. Reallocations

6.

(a) The amount of Reallocated Collateral

		Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,234,315.12
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$322,464.77
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$609,099.68
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,506,190.12
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the	

			related Monthly Period which allocated in respect of the C Certificates		\$336 <b>,</b> 527	.27
		(c)	The aggregate amount of Colle Finance Charge Receivables an Membership Fees processed dur related Monthly Period which allocated in respect of the C Interest	d Annual ing the were	\$635,662	
	11.	Por	tfolio Yield			
		(a)	The Portfolio Yield for the re Monthly Period	lated		12.93%
		(b)	The Portfolio Adjusted Yield			4.95%
C.			terminations			
			tes for the Interest Period of 1998 through June 14, 1998:		5.65625%	
Bru	ce C	resce:	nzo	MBNA AMERIC NATIONAL AS Servicer		
					ice Crescent	

1995-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$5.260210
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	\$ 57,157,789.38
	(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	\$ 2,355,402.86
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 3,297,564.76
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
	(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:	
		May 1, 1998 through May 31, 1998 1.39%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period0.910000	
	(j)	The Class B Floating Allocation with respect to the related Monthly0.037500	
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period0.052500	

(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wi respect to the related Monthly	N/A 	
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	
(a)	35 - 64 days:	1.98%	718,202,564.36
(b)	65 - 94 days:	1.00%	362,478,374.82
(c)	95 - 124 days:	0.69%	250,981,335.24
(d)	125 - 154 days:	0.58%	209,972,341.08
(e)	155 or more days:	0.92%	333,353,773.35
	Total		1,874,988,388.85
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,089,312.90
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,901,274.78
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$78,349.19
(d)	The Collateral Default Amount f the related Monthly Period	or	\$109,688.93
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origin certificate principal amount	in	\$ 0.00

(e) The aggregate amount of Collateral

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	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 pre- ceding 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 Distri- bution 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
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$473 <b>,</b> 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
Real	locations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00

	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$26,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$18,750,000.00
3. C	ollect	ion 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	\$6,805,324.79 
	(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	\$280,439.16
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$392,615.01
9.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
10.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,520,949.79 
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$268,720.41
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$376,208.76

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date \$263,803.92

(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 12.93%

(b) The Portfolio Adjusted Yield 4.36%

C. Floating Rate Determinations

LIBOR rates for the Interest Period

Collateral Interest Determination

May 15, 1998 through June 14, 1998: 5.65625%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:\_\_\_\_\_

Name: Bruce Crescenzo
Title: Vice President

1995-F

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$5.017049
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	\$5.103160
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.236632
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	\$81,968,038.31
(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	\$4,239,726.92
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,008,370.54
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
(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
	day of the felated honemy fellod	
(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
( 5 )		
(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:	
	May 1, 1998 through May 31, 1998 2.09%	
(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 Allocat		
	with respect to the related Mon Period	thly	0.085000
(1)	The Fixed Investor Percentage w	ri+h	
(1)	respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wi	th	
	respect to the related Monthly	Period	N/A 
(n)	The Class B Fixed Allocation wi		
	respect to the related Monthly	Period	N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
	respect to the related honeing	101100	
Deli	nquent Balances		
	aggregate amount of outstanding		
	e delinquent as of the end of the ated Monthly Period:	day on the	last day of the
		Percentage of Total	Aggregate Account
		Receivables	
(a)	35 - 64 days:	1.98%	718,202,564.36
(b)	65 - 94 days:	1.00%	362,478,374.82
(c)	95 - 124 days:	0.69%	250,981,335.24
(d)	125 - 154 days:	0.58%	209,972,341.08
(e)	155 or more days:	0.92%	333,353,773.35
	Tot	al 5.17%	1,874,988,388.85
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,133,969.39
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,726,553.36
, ,			
(c)	The Class B Investor Default Am for the related Monthly Period	iount	\$141,028.63
(d)	The Collateral Default Amount f	or	
` '	the related Monthly Period		\$266,387.40
Inve	estor Charge Offs		
(2)	The aggregate amount of Class A		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
	nonent, retrou		
(b)	The aggregate amount of Class A Investor Charge Offs set forth	in	
	5 (a) above per \$1,000 of origi certificate principal amount	nal	\$ 0.00
(0)	The aggregate amount of Class P		
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00

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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 \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount (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 (q) 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 Distri-\$ 0.00 bution Date (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 \$ 0.00 this Distribution Date \_\_\_\_\_ 6. Investor Servicing Fee (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$679,687.50 (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly \$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.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$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.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,351,471.89
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$483,696.89
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$913,649.37

- 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 \$9,759,284.39

\$9,759,284.39

(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

\$504,790.64

(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

\$953,493.12

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.93%

(b) The Portfolio Adjusted Yield

5.01%

#### C. LIBOR Determinations

LIBOR rates for the Interest Period of
May 15, 1998 through June 14, 1998: 5.65625%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:\_

Name: Bruce Crescenzo Title: Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MAY 31, 1998

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$5.068715
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	\$5.172048
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.387326
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

- $\ensuremath{\mathtt{B.}}$  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	\$54,645,361.76
(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	\$2,826,486.08
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,338,913.62 
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
(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:	
	May 1, 1998 through May 31, 1998 1.39%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000

(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A 
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	
(a)	35 - 64 days:	1.98%	718,202,564.36
(b)	65 - 94 days:	1.00%	362,478,374.82
(c)	95 - 124 days:	0.69%	250,981,335.24
(d)	125 - 154 days:	0.58%	209,972,341.08
(e)	155 or more days:	0.92%	333,353,773.35
	Total	5.17%	1,874,988,388.85
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,089,313.07
(b)	The Class A Investor Default Am for the related Monthly Period	nount	\$1,817,702.38
(c)	The Class B Investor Default Am for the related Monthly Period	nount	\$94,019.14
(d)	The Collateral Default Amount f the related Monthly Period	or	\$177,591.55
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origi	in	

4.

	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 pre- ceding 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 Distri- bution 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
Inve	stor 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
	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,234,315.12
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$322,464.77
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$609,099.68
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,506,190.12
	(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 \$336,527.27 (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral \$635,662.18 Interest 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 12.93% -----(b) The Portfolio Adjusted Yield 4.94% C. LIBOR Determinations LIBOR rates for the Interest Period of

May 15, 1998 through June 14, 1998:

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

5.65625%

Bruce Crescenzo

By:\_\_\_\_

Name: Bruce Crescenzo
Title: Vice President

1995-J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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 \$5.051493 5. The amount of distribution in respect \$0.000000 of Class A Deficiency Amounts 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 \$5.163437 8. The amount of distribution in respect of Class B Deficiency Amounts \$0.000000 \_\_\_\_\_ 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$5.275382 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000
- $\ensuremath{\mathtt{B.}}$  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	\$76,503,502.94 
	(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	\$3,957,076.07
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,474,480.90
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04 
	(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
		day of the refuted homenry refrod	
	(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:	
		May 1, 1998 through May 31, 1998 1.95%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000

(1)	The Fixed Investor Percentage warespect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wirespect to the related Monthly		N/A 
(n)	The Class B Fixed Allocation wirespect to the related Monthly		N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.98%	718,202,564.36
(b)	65 - 94 days:	1.00%	362,478,374.82
(c)	95 - 124 days:	0.69%	250,981,335.24
(d)	125 - 154 days:	0.58%	209,972,341.08
(e)	155 or more days:	0.92%	333,353,773.35
	Total	5.17%	1,874,988,388.85
Inve	stor Default Amount		
(a)	The Aggregate Investor Default a for the related Monthly Period	Amount	\$2,925,038.12
(b)	The Class A Investor Default Ame for the related Monthly Period	ount	\$2,544,783.16
(c)	The Class B Investor Default Ame for the related Monthly Period	ount	\$131,626.69
(d)	The Collateral Default Amount for the related Monthly Period	or	\$248,628.27
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re- Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth: 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the remonthly Period	lated	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth: 5 (c) above per \$1,000 of origin certificate principal amount		\$ 0.00

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	(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 pre- ceding 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 Distri- bution 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.	Inve	stor 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.	Real	locations	
	(a)	The amount of Reallocated Collateral	
		Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$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.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,728,040.55
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$451,450.13
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$852,739.74
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,108,665.55
	(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	\$471,137.63
	(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

\$889,927.24 \_\_\_\_

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.93% -----

(b) The Portfolio Adjusted Yield

4.97%

C. LIBOR Determinations

LIBOR rates for the Interest Period of May 15, 1998 through June 14, 1998: 5.65625%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1996-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$5.094549
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	\$5.189271
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.502816
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

- $\ensuremath{\mathtt{B.}}$  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	\$54,645,361.76
	(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	\$2,826,486.08
		the class b celtificates	
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,338,913.62 
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
	(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:	
		May 1, 1998 through May 31, 1998 1.39%	
	(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

(m) The Class A Pixed Allocation with respect to the related Monthly Period  (n) The Class B Fixed Allocation with respect to the related Monthly Period  (o) The Collateral Fixed Allocation with respect to the related Monthly Feriod  N/A  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 Account Receivables  Account Balances  (a) 35 - 64 days:  (b) 65 - 94 days:  (c) 95 - 124 days:  (d) 125 - 154 days:  (e) 155 or more days:  Total 5.178  1.674,968,388.88  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period  (b) The Class A Investor Default Amount for the related Monthly Period  (c) The Class B Investor Default Amount for the related Monthly Period  (d) The Collateral Default Amount for the related Monthly Period  (d) The aggregate amount of Class A Investor Charge Offs for the related Monthly Feriod  (b) The aggregate amount of Class A Investor Charge Offs for the related Monthly Feriod  (c) The aggregate amount of Class A Investor Charge Offs for the related Monthly Feriod  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Feriod  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Feriod  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Feriod  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Feriod  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Feriod  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Feriod  (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount				
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(d) 125 - 154 days: 0.58% 209,972,341.08  (e) 155 or more days: 0.92% 333,353,773.35  Total 5.17% 1,874,988,388.88  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,089,313.07  (b) The Class A Investor Default Amount for the related Monthly Period \$1,817,702.38  (c) The Class B Investor Default Amount for the related Monthly Period \$94,019.14  (d) The Collateral Default Amount for the related Monthly Period \$177,591.55  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	(c)	95 - 124 days:	0.69%	250,981,335.24
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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	(1)	Investor Charge Offs set forth i		
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Investor Charge Offs set forth in 5 (c) above per \$1,000 of original				
	(d)	Investor Charge Offs set forth i		
certificate principal amount \$ 0.00		5 (c) above per \$1,000 of origing certificate principal amount	nal	\$ 0.00
		<u> </u>		

(e) The aggregate amount of Collateral

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		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 pre- ceding 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 Distri- bution 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.	Inve	stor 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.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,234,315.12
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$322,464.77
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$609,099.68
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,506,190.12
		in respect of the class A Ceffficates	\$6,506,190.12
	(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	\$336,527.27
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were	

allocated in respect of the Collateral \$635,662.18 Interest

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.93%

(b) The Portfolio Adjusted Yield

4.90% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of May 15, 1998 through June 14, 1998: 5.65625%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1996-B

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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 \$4.991215
  - 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 \$5.111771
  - 8. The amount of distribution in respect of Class B Deficiency Amounts \$0.000000 ------
  - 9. The amount of distribution in respect of Class B Additional Interest \$0.000000
  - 10. The amount of distribution in respect of Collateral Monthly Interest \$5.322743
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000
- $\ensuremath{\mathtt{B.}}$  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	\$54,645,361.76
	(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	\$2,826,486.08
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,338,913.62 
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
	(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:	
		May 1, 1998 through May 31, 1998 1.39%	
	(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

(m) The Class A Pixed Allocation with respect to the related Monthly Period  (n) The Class B Fixed Allocation with respect to the related Monthly Period  (o) The Collateral Fixed Allocation with respect to the related Monthly Feriod  N/A  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 Account Receivables  Account Balances  (a) 35 - 64 days:  (b) 65 - 94 days:  (c) 95 - 124 days:  (d) 125 - 154 days:  (e) 155 or more days:  Total 5.178  1.674,968,388.88  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period  (b) The Class A Investor Default Amount for the related Monthly Period  (c) The Class B Investor Default Amount for the related Monthly Period  (d) The Collateral Default Amount for the related Monthly Period  (d) The aggregate amount of Class A Investor Charge Offs for the related Monthly Feriod  (b) The aggregate amount of Class A Investor Charge Offs for the related Monthly Feriod  (c) The aggregate amount of Class A Investor Charge Offs for the related Monthly Feriod  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Feriod  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Feriod  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Feriod  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Feriod  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Feriod  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Feriod  (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount				
(m) The Class A Fixed Allocation with respect to the related Monthly Feriod 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 Feriod N/A  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 Aggregate of Total Account Receivables Balance  (a) 35 - 64 days: 1.98% 718,202,564.36  (b) 65 - 94 days: 0.69% 250,981,335.24  (c) 95 - 124 days: 0.69% 250,981,335.24  (d) 125 - 154 days: 0.58% 209,972,341.08  (e) 155 or more days: 0.92% 333,353,773.35  Total 5.17% 1,874,988,388.85  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period S1,817,702.38  (b) The Class A Investor Default Amount for the related Monthly Period S1,817,702.38  (c) The Class B Investor Default Amount for the related Monthly Period S1,7591.55  Investor Charge Offs  (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Feriod S1,7591.55  Investor Charge Offs for the related Monthly Feriod S1,000 of original certificate principal amount S1,000 of original certificate principal certificate pr	(1)			N/A
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(a) The Class B Fixed Allocation with respect to the related Monthly Period  N/A  (b) The Collateral Fixed Allocation with respect to the related Monthly Period  N/A  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 Account Receivables Balance  (a) 35 - 64 days:  (b) 65 - 94 days:  (c) 95 - 124 days:  (d) 125 - 154 days:  (e) 155 or more days:  Total 5.17%  Total 5.17%  1,874,988,388.85  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period  (b) The Class A Investor Default Amount for the related Monthly Period  (c) The Class B Investor Default Amount for the related Monthly Period  (d) The Aggregate Anount of Class A Investor Charge Offs for the related Monthly Period  (b) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period  (c) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period  (d) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period  (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount \$0.00  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period  (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount \$0.00  (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount \$0.00  (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount \$0.00  (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount \$0.00  (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certifica	(m)			/-
respect to the related Monthly Period N/A  (c) The Collateral Fixed Allocation with respect to the related Monthly Period N/A  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 Aggregate of Total Account Receivables Balance  (a) 35 - 64 days: 1.98% 718,202,564.36  (b) 65 - 94 days: 1.00% 362,478,374.82  (c) 95 - 124 days: 0.69% 250,981,335.24  (d) 125 - 154 days: 0.58% 209,972,341.08  (e) 155 or more days: 0.92% 333,353,773.35  Total 5.17% 1,874,988,388.83  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$1,877,702.38  (b) The Class A Investor Default Amount for the related Monthly Period \$94,019.14  (c) The Class B Investor Default Amount for the related Monthly Period \$1,77,591.55  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 for the related Monthly Period \$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 for the related Monthly Period \$0.00  (d) 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 for the related Monthly Period \$0.00  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$0.00		respect to the related Monthly F	Period	N/A 
(o) The Collateral Fixed Allocation with respect to the related Monthly Period  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  Receivables  Aggregate Account Receivables  Aggregate Account Receivables  Aggregate Account Receivables  (a) 35 - 64 days:  1.98%  718,202,564.36  (b) 65 - 94 days:  1.00%  362,478,374.82  (c) 95 - 124 days:  0.69%  250,981,335.24  (d) 125 - 154 days:  0.58%  209,972,341.08  Total 5.17%  1,874,988,388.83  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period  (b) The Class A Investor Default Amount for the related Monthly Period  (c) The Class B Investor Default Amount for the related Monthly Period  (d) The collateral Default Amount for the related Monthly Period  (d) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period  (b) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period  (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period S 0.00	(n)	The Class B Fixed Allocation wit	:h	
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 Account Receivables Balance  (a) 35 - 64 days: 1.98% 718,202,564.36  (b) 65 - 94 days: 1.00% 362,478,374.82  (c) 95 - 124 days: 0.69% 250,981,335.24  (d) 125 - 154 days: 0.58% 209,972,341.08  (e) 155 or more days: 0.92% 333,353,773.35  Total 5.17% 1,874,988,388.83  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,089,313.07  (b) The Class A Investor Default Amount for the related Monthly Period \$94,019.14  (c) The Class B Investor Default Amount for the related Monthly Period \$94,019.14  (d) The Collateral Default Amount for the related Monthly Period \$177,591.55  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 for the related Monthly Period \$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 for the related Monthly Period \$0.00  (d) 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 for the related Monthly Period \$0.00		respect to the related Monthly F	Period	N/A
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 Account Receivables Balance  (a) 35 - 64 days: 1.98% 718,202,564.36  (b) 65 - 94 days: 1.00% 362,478,374.82  (c) 95 - 124 days: 0.69% 250,981,335.24  (d) 125 - 154 days: 0.58% 209,972,341.08  (e) 155 or more days: 0.92% 333,353,773.35  Total 5.17% 1,874,988,388.83  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,089,313.07  (b) The Class A Investor Default Amount for the related Monthly Period \$94,019.14  (c) The Class B Investor Default Amount for the related Monthly Period \$94,019.14  (d) The Collateral Default Amount for the related Monthly Period \$177,591.55  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 for the related Monthly Period \$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 for the related Monthly Period \$0.00  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$0.00	( . )			
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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 of Total Receivables   Account Balance				
related Monthly Period:  Percentage of Total Receivables Receivabl	Deli	nquent Balances		
of Total Receivables Balance  (a) 35 - 64 days: 1.98% 718,202,564.36  (b) 65 - 94 days: 1.00% 362,478,374.82  (c) 95 - 124 days: 0.69% 250,881,335.24  (d) 125 - 154 days: 0.58% 209,972,341.08  (e) 155 or more days: 0.92% 333,353,773.35  Total 5.17% 1,874,988,388.83  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,089,313.07  (b) The Class A Investor Default Amount for the related Monthly Period \$1,817,702.38  (c) The Class B Investor Default Amount for the related Monthly Period \$94,019.14  (d) The Collateral Default Amount for the related Monthly Period \$177,591.55  Investor Charge Offs  (a) 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  (b) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$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 for the related Monthly Period \$0.00  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$0.00	were	e delinquent as of the end of the		
Receivables Balance  (a) 35 - 64 days: 1.98% 718,202,564.36 (b) 65 - 94 days: 1.00% 362,478,374.82 (c) 95 - 124 days: 0.69% 250,981,335.24 (d) 125 - 154 days: 0.58% 209,972,341.08 (e) 155 or more days: 0.92% 333,353,773.35  Total 5.17% 1,874,988,388.83  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,089,313.07  (b) The Class A Investor Default Amount for the related Monthly Period \$1,817,702.38  (c) The Class B Investor Default Amount for the related Monthly Period \$1,817,702.38  (d) The Class B Investor Default Amount for the related Monthly Period \$1,77,591.55  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 B 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 for the related Monthly Period \$0.00  (d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$0.00			_	22 2
(b) 65 - 94 days: 1.00% 362,478,374.82  (c) 95 - 124 days: 0.69% 250,981,335.24  (d) 125 - 154 days: 0.58% 209,972,341.08  (e) 155 or more days: 0.92% 333,353,773.35  Total 5.17% 1,874,988,388.83  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,089,313.07  (b) The Class A Investor Default Amount for the related Monthly Period \$1,817,702.38  (c) The Class B Investor Default Amount for the related Monthly Period \$94,019.14  (d) The Collateral Default Amount for the related Monthly Period \$1,77,591.55  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 B 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 (a) above per \$1,000 of original certificate principal amount \$0.00  (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original				
(b) 65 - 94 days: 1.00% 362,478,374.82  (c) 95 - 124 days: 0.69% 250,981,335.24  (d) 125 - 154 days: 0.58% 209,972,341.08  (e) 155 or more days: 0.92% 333,353,773.35  Total 5.17% 1,874,988,388.83  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,089,313.07  (b) The Class A Investor Default Amount for the related Monthly Period \$1,817,702.38  (c) The Class B Investor Default Amount for the related Monthly Period \$94,019.14  (d) The Collateral Default Amount for the related Monthly Period \$1,77,591.55  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 B 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 (a) above per \$1,000 of original certificate principal amount \$0.00  (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original				
(b) 65 - 94 days:  (c) 95 - 124 days: 0.69% 250,981,335.24  (d) 125 - 154 days: 0.58% 209,972,341.08  (e) 155 or more days: 0.92% 333,353,773.35  Total 5.17% 1,874,988,388.83  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,089,313.07  (b) The Class A Investor Default Amount for the related Monthly Period \$1,817,702.38  (c) The Class B Investor Default Amount for the related Monthly Period \$94,019.14  (d) The Collateral Default Amount for the related Monthly Period \$1,77,591.55  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 for the related Monthly Period \$0.00	(a)	35 - 64 days:		
(c) 95 - 124 days: 0.69% 250,981,335.24  (d) 125 - 154 days: 0.58% 209,972,341.08  (e) 155 or more days: 0.92% 333,353,773.35  Total 5.17% 1,874,988,388.89  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,089,313.07  (b) The Class A Investor Default Amount for the related Monthly Period \$1,817,702.38  (c) The Class B Investor Default Amount for the related Monthly Period \$94,019.14  (d) The Collateral Default Amount for the related Monthly Period \$1,77,591.55  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	(b)	65 - 94 days:	1.00%	362,478,374.82
(d) 125 - 154 days: 0.58% 209,972,341.08  (e) 155 or more days: 0.92% 333,353,773.35  Total 5.17% 1,874,988,388.88  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,089,313.07  (b) The Class A Investor Default Amount for the related Monthly Period \$1,817,702.38  (c) The Class B Investor Default Amount for the related Monthly Period \$94,019.14  (d) The Collateral Default Amount for the related Monthly Period \$177,591.55  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	(c)	95 - 124 days:	0.69%	250,981,335.24
Total 5.17% 1,874,988,388.88  Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,089,313.07  (b) The Class A Investor Default Amount for the related Monthly Period \$1,817,702.38  (c) The Class B Investor Default Amount for the related Monthly Period \$94,019.14  (d) The Collateral Default Amount for the related Monthly Period \$1,77,591.55  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 the set of the related Monthly Period \$0.00	(d)	125 - 154 days:	0.58%	209,972,341.08
Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period  (b) The Class A Investor Default Amount for the related Monthly Period  (c) The Class B Investor Default Amount for the related Monthly Period  (d) The Collateral Default Amount for the related Monthly Period  (d) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period  (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount  (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period  (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate Principal amount  (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original	(e)	155 or more days:		333,353,773.35
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Investor Default Amount  (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,089,313.07  (b) The Class A Investor Default Amount for the related Monthly Period \$1,817,702.38  (c) The Class B Investor Default Amount for the related Monthly Period \$94,019.14  (d) The Collateral Default Amount for the related Monthly Period \$177,591.55  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		Total		1,874,988,388.85
(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,089,313.07  (b) The Class A Investor Default Amount for the related Monthly Period \$1,817,702.38  (c) The Class B Investor Default Amount for the related Monthly Period \$94,019.14  (d) The Collateral Default Amount for the related Monthly Period \$177,591.55  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	-			
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(b) The Class A Investor Default Amount for the related Monthly Period \$1,817,702.38  (c) The Class B Investor Default Amount for the related Monthly Period \$94,019.14  (d) The Collateral Default Amount for the related Monthly Period \$177,591.55  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	(a)		Amount	\$2,089,313.07
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(c) The Class B Investor Default Amount for the related Monthly Period \$94,019.14  (d) The Collateral Default Amount for the related Monthly Period \$177,591.55  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	(b)			\$1 817 702 38
for the related Monthly Period \$94,019.14  (d) The Collateral Default Amount for the related Monthly Period \$177,591.55  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		for the related Monthly refrod		
(d) The Collateral Default Amount for the related Monthly Period \$177,591.55  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	(c)		ount	
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(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	<b>-</b>	al a constant		
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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	(h)	The aggregate amount of Class A		
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	(1)	Investor Charge Offs set forth i		
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			nal	\$ 0.00
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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	(c)		lated	
Investor Charge Offs set forth in 5 (c) above per \$1,000 of original		=		\$ 0.00
Investor Charge Offs set forth in 5 (c) above per \$1,000 of original				
	(d)	Investor Charge Offs set forth i		
certificate principal amount \$ 0.00		5 (c) above per \$1,000 of origing certificate principal amount	nal	\$ 0.00
		<u> </u>		

(e) The aggregate amount of Collateral

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		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 pre- ceding 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 Distri- bution 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.	Inve	stor 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.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to	
		this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance	
		Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment	
		Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds	
		on deposit in the Finance Charge Account on the related Transfer Date	\$6,234,315.12
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$322,464.77
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$609,099.68
10.	Coll	ection of Finance Charge Receivables	
	(a)	of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated	0.505.100.10
		in respect of the Class A Certificates	\$6,506,190.12
	(b)	Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B	
		Certificates	\$336,527.27 
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were	

allocated in respect of the Collateral \$635,662.18 Interest 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 12.93% (b) The Portfolio Adjusted Yield 5.03% -----C. LIBOR Determinations LIBOR rates for the Interest Period of May 15, 1998 through June 14, 1998: 5.65625%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1996-C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$4.999826
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	\$5.120382
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.258160
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

- $\ensuremath{\mathtt{B.}}$  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	\$106,778,291.60
(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	\$9,421,615.79
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,421,615.79
Prin	ncipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04 
(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:	
	May 1, 1998 through May 31, 1998 2.78%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
(j)	The Class B Floating Allocation with respect to the related Monthly	0.075000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075000

(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A 
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.98%	718,202,564.36
(b)	65 - 94 days:	1.00%	362,478,374.82
(c)	95 - 124 days:	0.69%	250,981,335.24
(d)	125 - 154 days:	0.58%	209,972,341.08
(e)	155 or more days:	0.92%	333,353,773.35
	Total		1,874,988,388.85
Tnve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$4,178,626.17
(b)	The Class A Investor Default Am for the related Monthly Period	nount	\$3,551,832.15
(c)	The Class B Investor Default Am for the related Monthly Period	nount	\$313,397.01
(d)	The Collateral Default Amount f the related Monthly Period	For	\$313,397.01
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class E Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class E Investor Charge Offs set forth 5 (c) above per \$1,000 of origin certificate principal amount	in	\$ 0.00

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	(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 pre- ceding 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 Distri- bution 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.	Inve	stor 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
		The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00
7.	Real	locations	
	( - )	The amount of Bealleanted Callatana	
	(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.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,181,994.65
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,074,882.10
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,074,882.10
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,713,244.65
	(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	\$1,121,757.10
	(c)	The aggregate amount of Collections of	

(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

\$1,121,757.10 \_\_\_\_\_

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.93% -----

(b) The Portfolio Adjusted Yield

5.03%

C. LIBOR Determinations

LIBOR rates for the Interest Period of May 15, 1998 through June 14, 1998:

5.65625%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1996-D

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$5.017049
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	\$5.137604
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.365799
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	\$80,083,718.67
	(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	\$7,066,208.51
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,066,208.51
2.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
	(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:	
		May 1, 1998 through May 31, 1998 2.09%	
	(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 Allocat	tion	
	with respect to the related Mor Period	nthly	0.075000
(1)	The Fixed Investor Percentage v		
	respect to the related Monthly	Period	N/A 
(m)	The Class A Fixed Allocation was	ith	
	respect to the related Monthly	Period	N/A 
(n)	The Class B Fixed Allocation wa		
	respect to the related Monthly	Period	N/A 
(0)	The Collateral Fixed Allocation		
	respect to the related Monthly	Period	N/A 
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentage	Aggregate
		of Total Receivables	Account Balance
(a)	35 - 64 days:	1.98%	718,202,564.36
(b)	65 - 94 days:	1.00%	362,478,374.82
(c)	95 - 124 days:	0.69%	250,981,335.24
(d)	125 - 154 days:	0.58%	209,972,341.08
(e)	155 or more days:	0.92%	333,353,773.35
(e)	155 or more days:		
(e)	-	0.92%	333,353,773.35
	-	0.92%  5.17%	333,353,773.35  1,874,988,388.85
Inve	Total	0.92%  5.17% 	333,353,773.35  1,874,988,388.85
	Total estor Default Amount	0.92%  5.17% 	333,353,773.35  1,874,988,388.85
Inve	Total stor Default Amount The Aggregate Investor Default	0.92%  5.17%  Amount	333,353,773.35  1,874,988,388.85 
Inve	Total  Stor Default Amount  The Aggregate Investor Default for the related Monthly Period  The Class A Investor Default Ar for the related Monthly Period  The Class B Investor Default Ar	0.92%  5.17%  Amount	333,353,773.35 
Inve (a) (b)	Total Stor Default Amount  The Aggregate Investor Default for the related Monthly Period  The Class A Investor Default Ar for the related Monthly Period	0.92%  5.17%  Amount	333,353,773.35 
Inve	Total  Stor Default Amount  The Aggregate Investor Default for the related Monthly Period  The Class A Investor Default Ar for the related Monthly Period  The Class B Investor Default Ar	0.92%  5.17%  Amount	\$ 3,133,969.39 \$ 2,663,874.09 \$ 235,047.65
(a) (b) (c) (d)	Total Stor Default Amount  The Aggregate Investor Default for the related Monthly Period  The Class A Investor Default Ar for the related Monthly Period  The Class B Investor Default Ar for the related Monthly Period  The Collateral Default Amount of the Collatera	0.92%  5.17%  Amount	\$ 3,133,969.39 \$ 2,663,874.09 \$ 235,047.65
Inve (a) (b) (c) (d)	Total Stor Default Amount  The Aggregate Investor Default for the related Monthly Period  The Class A Investor Default Ar for the related Monthly Period  The Class B Investor Default Ar for the related Monthly Period  The Collateral Default Amount in the related Monthly Period  Stor Charge Offs	0.92% 5.17% Amount mount	\$ 3,133,969.39 \$ 2,663,874.09 \$ 235,047.65
(a) (b) (c) (d)	Total  Stor Default Amount  The Aggregate Investor Default for the related Monthly Period  The Class A Investor Default Ar for the related Monthly Period  The Class B Investor Default Ar for the related Monthly Period  The Collateral Default Amount of the related Monthly Period	0.92% 5.17% Amount mount for	\$ 3,133,969.39 \$ 2,663,874.09 \$ 235,047.65

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

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\$ 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 pre- ceding 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 Distri- bution 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
Inve	stor 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

	(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.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	s 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,136,495.92
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$806,161.20
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$806,161.20
10.	Col	lection of Finance Charge Receivables	
	(a)	·	\$9,534,933.42 
	(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	\$841,317.45

Certificates

\$841,317.45

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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

\$841,317.45

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.93%

(b) The Portfolio Adjusted Yield

5.00%

#### C. LIBOR Determinations

LIBOR rates for the Interest Period of May 15, 1998 through June 14, 1998:

Class A and Class B determination -

5.65625%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Ву:\_\_

Name: Bruce Crescenzo
Title: Vice President

1996-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$5.025660
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	\$5.172049
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.135253
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

- $\ensuremath{\mathtt{B.}}$  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	\$53,389,145.88
	(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	\$4,710,805.65
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,710,805.65
2.	Prin	ncipal Receivables in the Trust	
	(a)	Receivables in the Trust as of the end of the day on the last day of	
		the related Monthly Period	\$35,599,996,121.04
	(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
		da, 01 010 102000 10.10.11, 102100	
	(c)	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)	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)	in the Trust represented by the Class B Investor Interest as of	
		the end of the day on the last day of the related Monthly Period	\$37,500,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		May 1, 1998 through May 31, 1998 1.39%	
	(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
	(3.)		

(k) The Collateral Floating Allocation

	with respect to the related Monthly Period	0.075000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A 
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A 
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

### 3. Delinquent Balances

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

		F	Percentage of Total Receivables	Account
(a)	35 - 64 days:		1.98%	718,202,564.36
(b)	65 - 94 days:		1.00%	362,478,374.82
(c)	95 - 124 days:		0.69%	250,981,335.24
(d)	125 - 154 days:		0.58%	209,972,341.08
(e)	155 or more days:		0.92%	333,353,773.35
		Total	5.17%	1,874,988,388.85

## 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,089,312.98
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,775,916.08
(c)	The Class B Investor Default Amount for the related Monthly Period	\$156,698.45 
(d)	The Collateral Default Amount for the related Monthly Period	\$156,698.45

## 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	

\$ 0.00

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

(d) The aggregate amount of Class B

certificate principal amount

	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 pre- ceding 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 Distri- bution 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
Inve	stor 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

	(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.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,090,997.15
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$537,440.84
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$537,440.84
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	\$6,356,622.15
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were	

allocated in respect of the Class B Certificates  $\ensuremath{\mathsf{B}}$ 

\$560,878.34

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

\$560,878.34

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.93%

(b) The Portfolio Adjusted Yield

4.98%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

May 15, 1998 through June 14, 1998: 5.65625%

- -----

Collateral Interest Determination for the Interest Period of

May 14, 1998 to June 12, 1998: 5.64063%

- -----

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:

Name: Bruce Crescenzo
Title: Vice President

1996-G

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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).
  - \$1,000 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 \$0.00000

\_\_\_\_\_

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

4. The amount of distribution in respect of Collateral Monthly Interest \$4.946619

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).

 The amount of the current monthly accumulation in respect of Class A Monthly Interest \$4.987048

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 \$5.133436

Monthly Interest \$5.133436

5. The amount of the current monthly accumulation in respect of Class B

6. The amount of the current monthly

accumulation in respect of Class B
Additional Interest \$0.000000

- ${\tt C.}$  Information Regarding the Current Quarterly Interest Distribution
  - 1. The total amount of distribution from the Interest Funding Account

Deficiency Amounts

\$ 0.000000

\_\_\_\_\_

2.		emount of the current quarterly rest distribution in respect of R	\$	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		¢	0.00000
	amour		ې 	
4.	The amount of the current quarterly interest distribution in respect of Class B			0.00
5.	inter	emount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal	\$	0.00000
	amour			
Info	ormati	on Regarding the Performance of the Trust		
1.	Colle	ection 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	¢10	o 122 OAE 22
		the Class A Certificates	۶1Z	8,133,946.33
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of		
		the Class B Certificates	\$11	,305,935.46
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$11	,305,935.46
2.	Drine	cipal Receivables in the Trust		
۷.		-		
	(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	\$35	,599,996,121.04 
	(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		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
		last day of the ferated Monthly Ferrod	γ⊥ <b>,</b> .	
	(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		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		020,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the		

D.

Class B Investor Interest as of the end of the day on the last day	
of the related Monthly Period	\$90

\$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:

May 1, 1998 through May 31, 1998 3.34%

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

0.850000

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

0.075000

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

0.075000

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

N/A

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

N/A

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

N/A

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

N/A

### 3. Delinquent Balances

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

		F	Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.98%	718,202,564.36
(b)	65 - 94 days:		1.00%	362,478,374.82
(c)	95 - 124 days:		0.69%	250,981,335.24
(d)	125 - 154 days:		0.58%	209,972,341.08
(e)	155 or more days:		0.92%	333,353,773.35
		Total	5.17%	1,874,988,388.85

#### 4. Investor Default Amount

(a)	The	Aggı	regate	Ιr	nvestor	Default	Amount
	for	the	relate	ed	Monthly	Period	

\$5,014,350.93

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

\$4,262,198.41

(c) The Class B Investor Default Amount for the related Monthly Period

\$376,076.26 -----

	(d)	The Collateral Default Amount for the related Monthly Period	\$37	76,076.26
5.	Inve	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$	0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$	0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$	0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original 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 pre- ceding 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 Distri- bution 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	61 060 500 00
		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.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$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.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 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.	Inter	rest 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)	\$5,548,797.73

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(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$5,086,788.45
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$462,009.28 
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Ava	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$14,618,393.04
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,289,858.08
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,289,858.08
11. Co	llection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$15,255,893.04
(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	\$1,346,108.08
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,346,108.08
12. Po:	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.93%
(b)	The Portfolio Adjusted Yield	5.11%
LIBOR De	eterminations	
LIBOR ra	ates for the related Interest Period:	
Class A	and Class B determination -	5.69141%
Collate:	ral Interest determination -	5.64063%

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MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1996-Н

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SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$4.999826
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	\$5.180660
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	\$4.986896
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	\$106,778,291.60
	(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	\$9,421,615.79
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,421,615.79
2.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04 
	(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:	
		May 1, 1998 through May 31, 1998 2.78%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000

(j) The Class B Floating Allocation

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

## 3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.98%	718,202,564.36
(b)	65 - 94 days:		1.00%	362,478,374.82
(c)	95 - 124 days:		0.69%	250,981,335.24
(d)	125 - 154 days:		0.58%	209,972,341.08
(e)	155 or more days:		0.92%	333,353,773.35
		Total	5.17%	1,874,988,388.85

## 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,178,626.17
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,551,832.15
(c)	The Class B Investor Default Amount for the related Monthly Period	\$313,397.01
(d)	The Collateral Default Amount for	

#### 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

the related Monthly Period

\$ 0.00

\$313,397.01

(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 pre- ceding 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 Distri- bution 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
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00 
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00

6.

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the \$625,000.00 related Monthly Period 7. Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to \$ 0.00 this Distribution Date (b) The amount of Reallocated Class B Principal Collections with respect to \$ 0.00 this Distribution Date (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 \$ 0.00 but prior to withdrawals) (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 \$12,181,994.65 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account

10. Collection of Finance Charge Receivables

on the related Transfer Date

(c) The amount of Collateral Available

Funds on deposit in the Finance Charge Account on the related Transfer Date

\$1,074,882.10

\$1,074,882.10

		(a)	The aggregate amount of Colle of Finance Charge Receivables Membership Fees processed dur related Monthly Period, alloc in respect of the Class A Cer	and Annual ing the ated	\$12,713,244.65
		(b)	The aggregate amount of Colle Finance Charge Receivables an Membership Fees processed dur related Monthly Period which allocated in respect of the C Certificates	d Annual ing the were	\$1,121,757.10
		(c)	The aggregate amount of Colle Finance Charge Receivables an Membership Fees processed dur related Monthly Period which allocated in respect of the C Interest	d Annual ing the were	\$1,121,757.10
	11.	Por	tfolio Yield		
		(a)	The Portfolio Yield for the re Monthly Period	lated	12.93%
		(b)	The Portfolio Adjusted Yield		5.02%
C.	LIBO	DR Det	terminations		
•	LIBO	OR rat	tes for the Interest Period of		
	Mā		, 1998 through June 14, 1998: s A and Class B determination -		5.65625%
	Mā	-	, 1998 to June 12, 1998: ateral Interest determination -		5.64063%
				MBNA AMERICA NATIONAL ASSO Servicer	
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Bruce C:

1996-J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$4.982604
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	\$5.172049
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.027174
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	\$106,778,291.60 
	(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	\$9,421,615.79
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,421,615.79
2.	Prir	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
	(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:	
		May 1, 1998 through May 31, 1998 2.78%	
	(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 Mon Period	nthly	0.075000
	Period		0.075000
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A 
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 
Deli	nquent Balances		
were	aggregate amount of outstanding edelinquent as of the end of the ted Monthly Period:	e day on the	
		of Total Receivables	Account
(a)	35 - 64 days:	1.98%	
(b)	65 - 94 days:	1.00%	362,478,374.82
(c)	95 - 124 days:	0.69%	250,981,335.24
(d)	125 - 154 days:	0.58%	209,972,341.08
(e)	155 or more days:	0.92%	333,353,773.35
	Total	5.17%	1,874,988,388.85
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$ 4,178,626.17
(b)	The Class A Investor Default Am for the related Monthly Period	nount	\$3,551,832.15
(c)	The Class B Investor Default Am for the related Monthly Period	nount	\$313,397.01
(d)	The Collateral Default Amount f the related Monthly Period	For	\$313,397.01
vestor	Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00

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3.

(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 pre- ceding 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 Distri- bution 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
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00
Real	locations	
(a)	The amount of Reallocated Collateral	

7.

6.

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

(b) The amount of Reallocated Class B Principal Collections with respect to \$ 0.00 this Distribution Date (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 \$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 \$ 0.00 but prior to withdrawals) -----(b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period \_\_\_\_\_ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 (d) The 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 \$12,181,994.65 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,074,882.10 (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,074,882.10 \_\_\_\_\_ 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 \$12,713,244.65 (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 \$1,121,757.10

(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

\$1,121,757.10 \_\_\_\_\_

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.93%

(b) The Portfolio Adjusted Yield

5.03%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

May 15, 1998 through June 14, 1998: Class A and Class B determination - 5.65625%

May 14, 1998 to June 12, 1998: ay 14, 1998 to June 12, 1998:

Collateral Interest determination - 5.64063%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo Title: Vice President

1996-K

\$0.000000

\$0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MAY 31, 1998

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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).

5. The amount of distribution in respect of any accrued and unpaid Collateral

Monthly Interest

Additional Interest

- 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 \$4.936630
- 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 \$4.926770 \_\_\_\_\_ 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  ${\tt B}$ Monthly Interest \$5.107603 -----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

1.		total amount of distribution from Interest Funding Account	\$ 0.00
2.		amount of the current quarterly rest distribution in respect of s A	\$ 0.00
3.	inte Clas	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal nt	\$ 0.000000
4.		amount of the current quarterly rest distribution in respect of s B	\$ 0.00
5.	inte Clas	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$ 0.000000
Inf	ormat	ion Regarding the Performance of the Trust	
1.	Coll	ection 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	\$53,389,145.88
	(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	\$4,710,805.65
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,710,805.65
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
	(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

D.

(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	May 1, 1998 through May 31, 1998 1.39%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
(j)	The Class B Floating Allocation with respect to the related Monthly period	0.075000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

# 3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.98%	718,202,564.36
(b)	65 - 94 days:		1.00%	362,478,374.82
(c)	95 - 124 days:		0.69%	250,981,335.24
(d)	125 - 154 days:		0.58%	209,972,341.08
(e)	155 or more days:		0.92%	333,353,773.35
		Total	5.17%	1,874,988,388.85

## 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,089,312.98
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,775,916.08
(c)	The Class B Investor Default Amount	

(d) The Collateral Default Amount for

for the related Monthly Period

\$156**,**698.45

#### 5. Investor Charge Offs

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

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

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.5  (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.5	50
Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.5  (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.5	50
Period \$39,062.5  (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.5	50 
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.5	
Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.5	
Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.5	
Period \$39,062.5	
•	E O
(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 \$37,500,0	00.00
(d) The Class B Investor Interest as of the close of business on this Distribution	
Date \$37,500,0	
8. Principal Funding Account	
<ul><li>(a) The principal amount on deposit in the Principal Funding Account on</li></ul>	
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	
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	
9. Interest Funding Account	
-	
(a) The aggregate amount on deposit in the Interest Funding Account on	
(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking	
(a) The aggregate amount on deposit in the Interest Funding Account on	12.24

(b) The aggregate amount deposited into

\$442,708.33

Period

		the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,093,877.13
	(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$191,535.11
	(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	10. Ava	ailable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,090,997.15 
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$537,440.84
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$537,440.84
	11. Co	llection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,356,622.15 
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$560,878.34
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$560,878.34
	12. Poi	rtfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.93%
	(b)	The Portfolio Adjusted Yield	5.17%
Ε.	LIBOR De	eterminations	
	LIBOR ra	ates for the related Interest Period:	
	Class A	and Class B determination -	5.69141%
	Collate	ral Interest determination -	5.64063%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1996-L

CLASS A CUSIP 55262TBV4 CLASS B CUSIP 55262TBW2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1998

The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$5.135924
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

2. The amount of the current monthly accumulation in respect of Class A

Deficiency Amounts

3. The amount of the current monthly accumulation in respect of Class A Additional Interest

4. The amount of the current monthly accumulation in respect of Class B Monthly Interest

5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts

6. The amount of the current monthly accumulation in respect of Class B Additional Interest

- \$5.012881

- \$0.000000
- \$0.000000
- \$5.202325 -----
- \$ 0.000000
- \$0.000000 \_\_\_\_\_
- C. Information Regarding the Current Quarterly Interest Distribution
  - 1. The total amount of distribution from

2. The amount of the current quarterly interest distribution in respect of Class A  3. The amount of the current quarterly interest distribution in respect of Class A set forth in Z above per \$1,000 of original certificate principal amount  4. The amount of the current quarterly interest distribution in respect of Class A set forth in Z above per \$1,000 of original certificate principal amount  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  7. 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  8. 0.000000  8. 0.000000  9. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificates  9. 0.000000  1. The amount of the current quarterly interest distribution in respect of the Class A Certificates  1. Collection of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates  1. Collection of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates  1. Collection of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collections of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period which were allocated in the Trust as of the end of the day on the last day of the related Monthly Period which were allocated Monthly Period 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 which were as of the end of the day on the last day of the related Monthly Period 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 Peri				
interest distribution in respect of Class A   5 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   5 0.000000    4. The amount of the current quarterly interest distribution in respect of Class B   5 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   5 0.000000    Information Regarding the Performance of the Trust    1. Collection of Principal Receivables   6 0.000000    Information Regarding the Performance of the Trust    1. Collection of Principal Receivables   6 0.000000    Information Regarding the Performance of the Trust    1. Collection of Principal Receivables   6 0.000000    Information Regarding the Performance of the Trust    1. Collection of Principal Receivables   6 0.000000    Information Regarding the Performance of the Trust   7 0.000000    Information Regarding the Performance of the Trust   7 0.000000    Information Regarding the Performance of the Trust   7 0.000000    Information Regarding the Performance of the Trust   7 0.000000    Information Regarding the Performance of the Trust   7 0.000000    Information Regarding the Performance of the Trust   7 0.000000    Information Regarding the Performance of the Trust   7 0.000000    Information Regarding the Performance of the Trust   7 0.000000    Information Regarding the Performance of the Trust   7 0.000000    Information Regarding the Performance of the Trust   7 0.000000    Information Regarding the Performance of the Trust   7 0.000000    Information Regarding the Performance of the Reg		the	Interest Funding Account	\$ 0.00
Class A  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  4. The amount of the current quarterly interest distribution in respect of Class B  5. The amount of the current quarterly interest distribution in respect of Class B  6. 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  7. The amount of Principal Receivables  8. O.000000  Information Regarding the Performance of the Trust  1. Collection of Principal Receivables  8. O.000000  Information Regarding the Performance of the Trust  1. Collection of Principal Receivables  8. O.000000  Information Regarding the Performance of the Trust  1. Collection of Principal Receivables  8. O.000000  Information Regarding the Performance of the Trust  1. Collection of Principal Receivables  8. O.000000  Information Regarding the Performance of the Trust  1. Collection of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates  8. O.000000  8. O.0000000  8. O.00000000000  8. O.00000000000000000000000000000000000	2.			
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  Information Regarding the Performance of the Trust  1. Collection of Principal Receivables  (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates  (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  (c) 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  (d) The amount of Principal Receivables in the Trust represented by the Interest of Series 1996—M as of the end of the day on the last day of the related Monthly Period  (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period  (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period  (e) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period  (e) The amount of Principal Receivables in the Trust represented by the			<u>*</u>	\$ 0.00
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  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 \$ 53,389,145.88  (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 \$ 4,710,805.65  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$ 4,710,805.65  (c) The aggregate amount of Collections of Principal Receivables in the Trust \$ 4,710,805.65  2. Principal Receivables in the Trust \$ 4,710,805.65  2. Principal Receivables in the Trust \$ 84,710,805.65  2. Principal Receivables in the Trust \$ 84,710,805.65  (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 \$ 500,000,000.00  (e) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$ 500,000,000.00	3.	inter Class of or	rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal	
1. 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	4.	inte	rest distribution in respect of	
1. Collection of Principal Receivables  (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates  (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period  (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period  (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period  (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period  (e) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period  (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period  (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	5.	inter Class of o	rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal	\$ 0.000000
1. Collection of Principal Receivables  (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates  (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period  (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period  (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period  (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period  (e) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period  (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period  (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	Tnf	ormat	ion Pogarding the Porformance of the Trust	
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of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  2. Principal Receivables in the Trust  (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period  (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period  (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period  (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period  (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period  (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  (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  (525,000,000.00			the Class B Certificates	
2. Principal Receivables in the Trust  (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period  (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996—M as of the end of the day on the last day of the related Monthly Period  (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996—M as of the end of the day on the last day of the related Monthly Period  (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period  (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period  (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		(c)	of Principal Receivables processed during the related Monthly Period which were allocated in respect of	
(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 \$35,599,996,121.04  (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	2	Prin	rinal Receivables in the Trust	
Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$35,599,996,121.04  (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	۷.		-	
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in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$425,000,000.00		(d)	in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of	
		(e)	in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last	
		(f)	The amount of Principal Receivables	

D.

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

\$37,500,000.00

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

\$37,500,000.00

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

May 1, 1998 through May 31, 1998 1.39%

(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  $% \left( 1\right) =\left( 1\right) ^{2}$ 

0.075000

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

0.075000

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

N/A

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

N/A

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

N/A

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

N/A

#### 3. Delinquent Balances

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

		I	Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.98%	718,202,564.36
(b)	65 - 94 days:		1.00%	362,478,374.82
(c)	95 - 124 days:		0.69%	250,981,335.24
(d)	125 - 154 days:		0.58%	209,972,341.08
(e)	155 or more days:		0.92%	333,353,773.35
		Total	5.17%	1,874,988,388.85

#### 4. Investor Default Amount

(a)	The	Aggı	regate	I	nvestor	Default	Amount	
	for	the	relate	ed	Monthly	7 Period		

\$2,089,312.98

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

\$1,775,916.08

(c) The Class B Investor Default Amount for the related Monthly Period

\$156,698.45

	(d)	The Collateral Default Amount for the related Monthly Period	\$156,698.45
5.	Inve	stor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original 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 pre- ceding 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 Distri- bution 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

(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		(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33
Fee payable by the Trust to the Sorvicer for the related Monthly Period  (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period  (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period  7. Reallocations  (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date  (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date  (c) The Collateral Interest as of the close of business on this Distribution Date  (d) The Class B Investor Interest as of the close of business on this Distribution Date  8. Principal Funding Account  (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)  (b) The Accumulation Shortfall with respect to the related Monthly Period  (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date  (d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account S 0.00			reliou	7442,700.33
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 on the Principal Funding Account on 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 \$0.00  (e) Interest earnings on funds on deposit in the Reserve Account & 0.00  (e) Interest earnings on funds on deposit in the Finance Charge Account deposited in the Finance Charge Account on the related Transfer Date \$0.00		(b)	Fee payable by the Trust to the Servicer for the related Monthly	\$39,062.50
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 \$0.00  (e) Interest earnings on funds on deposit in the Reserve Account \$0.00  (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account deposited		(c)	Fee payable by the Trust to the Servicer for the related Monthly	\$39,062.50
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date  (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date  (c) The Collateral Interest as of the close of business on this Distribution Date  (d) The Class B Investor Interest as of the close of business on this Distribution Date  8. Principal Funding Account  (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)  (b) The Accumulation Shortfall with respect to the related Monthly Period  (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date  (d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account  (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account deposited in the Finance Charge Account on the related Transfer Date  \$ 0.00		(d)	by the Trust to the Servicer for the	\$312,500.00
Principal Collections with respect to this Distribution Date  (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date  (c) The Collateral Interest as of the close of business on this Distribution Date  (d) The Class B Investor Interest as of the close of business on this Distribution Date  (d) The Principal Funding Account  (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)  (b) The Accumulation Shortfall with respect to the related Monthly Period  (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date  (d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00  (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00	7.	Real	locations	
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close of business on this Distribution Date  (d) The Class B Investor Interest as of the close of business on this Distribution Date  8. Principal Funding Account  (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)  (b) The Accumulation Shortfall with respect to the related Monthly Period  (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date  (d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account  (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date  \$ 0.00		(b)	Principal Collections with respect to	\$ 0.00
close of business on this Distribution Date  \$37,500,000.00		(c)	close of business on this Distribution	\$37,500,000.00
(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 deposited in the Finance Charge Account on the related Transfer Date \$ 0.00		(d)	close of business on this Distribution	\$37,500,000.00
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	8.	Prin	cipal Funding Account	
(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		(a)	the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date	6 0 00
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			but prior to withdrawais)	\$ 0.00 
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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		(c)	Proceeds deposited in the Finance Charge Account on the related	\$ 0.00
in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00		(d)	Reserve Draw Amount deposited in the Finance Charge Account on the related	
9. Interest Funding Account		(e)	in the Reserve Account deposited in the Finance Charge Account on the	\$ 0.00
5. Institute I undring incoming	9.	Inter	rest Funding Account	
(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$2,325,561.55		(a)	the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date	\$2,325,561.55

\$2,325,561.55

(b)	The aggregate amount deposited into the Interest Funding Account with	
	respect to the Class A Certificates on the related Transfer Date	\$2,130,474.35
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$195,087.20 
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Ava	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,090,997.15 
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$537,440.84
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$537,440.84
11. Col	lection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,356,622.15
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$560,878.34
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$560,878.34
12. Por	etfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.93%
(b)	The Portfolio Adjusted Yield	5.06% 
LIBOR De	eterminations	
LIBOR ra	ates for the related Interest Period:	
Class A	and Class B determination -	5.69141%
Collater	ral Interest determination -	5.64063%

E.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1996-M

FORM OF MONTHLY CERTIFICATEHOLDERS'STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MAY 31, 1998

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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).

t of distribution in respect A Monthly Principal	\$0.000000
t of distribution in respect 3 Monthly Principal	\$0.000000
t of distribution in respect C Monthly Principal	\$0.000000
t of distribution in respect A Monthly Interest	\$5.008438
t of distribution in respect A Deficiency Amounts	\$0.000000
t of distribution in respect A Additional Interest	\$0.000000
t of distribution in respect 3 Monthly Interest	\$5.172049
t of distribution in respect 3 Deficiency Amounts	\$0.000000
t of distribution in respect 3 Additional Interest	\$0.000000
t of distribution in respect C Monthly Interest	\$5.688715
t of distribution in respect C Deficiency Amounts	\$0.000000
t of distribution in respect C Additional 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	\$106,778,291.60
	(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	\$9,421,615.79
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class C Interest	\$9,421,615.79 
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04 
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 
	(h)	The amount of Principal Receivables in the Trust represented by the Class C Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
	(i)	The amount of Principal Receivables in the Trust represented by the Class C Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 

(j)	The Floating Investor Percentage with respect to the period:	
	May 1, 1998 through May 31, 1998 2.78%	
(k)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
(1)	The Class B Floating Allocation with respect to the related Monthly Period	0.075000
(m)	The Class C Floating Allocation with respect to the related Monthly Period	0.075000
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A 
(0)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A 
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A 
(q)	The Class C Fixed Allocation with	

## 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:

respect to the related Monthly Period

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.98%	718,202,564.36
(b)	65 - 94 days:		1.00%	362,478,374.82
(c)	95 - 124 days:		0.69%	250,981,335.24
(d)	125 - 154 days:		0.58%	209,972,341.08
(e)	155 or more days:		0.92%	333,353,773.35
		Total	5.17%	1,874,988,388.85

#### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,178,626.17
	-	

- (b) The Class A Investor Default Amount for the related Monthly Period \$3,551,832.15
- (c) The Class B Investor Default Amount for the related Monthly Period \$313,397.01
- (d) The Class C Default Amount for the related Monthly Period \$313,397.01

## 5. Investor Charge Offs

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

\$ 0.00

N/A

(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00		
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 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 Class C Investor Charge Offs for the related Monthly Period	\$ 0.00		
(f)	The aggregate amount of Class C Investor Charge Offs set forth in 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 pre- ceding 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 Distri- bution Date	\$ 0.00		
(k)	The aggregate amount of Class C Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00		
(1)	The aggregate amount of Class C Investor Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00		
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			

6.

Period

\$78,125.00

(c) The amount of the Class C Servicing Fee payable by the Trust to the Servicer for the related Monthly \$78,125.00 Period -----(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$625,000.00 -----7. Reallocations The amount of Reallocated Class C 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 Class C Investor Interest as of the close of business on this Distribution \$75,000,000.00 (d) The Class C Adjusted Investor Interest as of the close of business on this Distribution Date \$75,000,000.00 -----(e) The Class B Investor Interest as of the close of business on this Distribution Date \$75,000,000.00 -----(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$75,000,000.00 -----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 to be treated as Class A \$ 0.00 Available Funds (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B \$ 0.00 Available Funds (e) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C \$ 0.00 Available Funds \_\_\_\_\_ 9. Reserve Account

(a) The Reserve Draw Amount on the related Transfer Date

\$ 0.00

	(b)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(c)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00
10.	Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,181,994.65
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,074,882.10
	(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,074,882.10
11.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,713,244.65
	(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	\$1,121,757.10
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests	\$1,121,757.10
	_		
12.		tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.93%
	(b)	The Portfolio Adjusted Yield	4.97% 
LIBO	DR De	terminations	
LIBO	OR ra	tes for the Interest Period of	
1.5	1000	14 1000 5 656050	

May 15, 1998 through June 14, 1998: 5.65625%

C.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1997-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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 Class A Monthly Interest \$4.965382 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 \$5.128993 \_\_\_\_\_ 8. The amount of distribution in respect of Class B Deficiency Amount \$ 0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$5.027174 \_\_\_\_\_ 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	\$80,083,718.67
(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	\$7,066,208.51 
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,066,208.51
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-C 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 1997-C as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00 
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(i)	The Floating Investor Percentage with respect to the period:	
	May 1, 1998 through May 31, 1998 2.09%	
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000

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

2.

	mania d		0.075000
	period		0.075000
(1)	The Collateral Floating Allocat with respect to the related Mon Period		0.075000
(m)	The Fixed Investor Percentage w respect to the related Monthly		N/A 
(n)	The Class A Fixed Allocation wi respect to the related Monthly		N/A 
(0)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 
(p)	The Collateral Fixed Allocation respect to the related Monthly		N/A 
Deli	nquent Balances		
were	aggregate amount of outstanding e delinquent as of the end of the ated Monthly Period:		
		Percentage of Total Receivables	
(a)	35 - 64 days:	1.98%	
(b)	65 - 94 days:	1.00%	362,478,374.82
(c)	95 - 124 days:	0.69%	250,981,335.24

			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.98%	718,202,564.36
(b)	65 - 94 days:		1.00%	362,478,374.82
(c)	95 - 124 days:		0.69%	250,981,335.24
(d)	125 - 154 days:		0.58%	209,972,341.08
(e)	155 or more days:		0.92%	333,353,773.35
		Total	5.17%	1,874,988,388.85

## 4. Investor Default Amount

3.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,133,969.39
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,663,874.09
(c)	The Class B Investor Default Amount for the related Monthly Period	\$235,047.65

(d) The Collateral Default Amount for the related Monthly Period \$235,047.65

## 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 pre- ceding 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 Distri- bution 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
Inve	stor 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

6.

	(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		250 <b>,</b> 000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56 <b>,</b> :	250 <b>,</b> 000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$56,	250,000.00
8.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ (	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$	0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
9.	Avai	lable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,1	36,495.92 

(b) The amount of Class B Available Funds

		on deposit in the Finance Chargon the related Transfer Date	ge Account	\$806,161.	20
	(c)	The amount of Collateral Availar Funds on deposit in the Finance Account on the related Transfer	e Charge	\$806,161.	20
10.	Coll	ection of Finance Charge Receiva	ables		
	(a)	The aggregate amount of Collect of Finance Charge Receivables a Membership Fees processed durin related Monthly Period, allocat in respect of the Class A Certi	and Annual ng the ced	\$9,534,93	3.42
	(b)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed during related Monthly Period which we allocated in respect of the Clar Certificates	Annual ng the ere	\$841,317.	45
	(c)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed during related Monthly Period which we allocated in respect of the Collecter	Annual ng the ere	\$841,317.	45 
11.	Port	folio Yield			
	(a)	The Portfolio Yield for the rel Monthly Period	ated.		12.93%
	(b)	The Portfolio Adjusted Yield			5.05%
Floa	ating	Rate Determinations			
		tes for the related Interest Per and Class B determination -	riod:		5625%
Collateral Interest determination -			5.6	4063%	
			MBNA AMERICA NATIONAL ASSO Servicer		
ice (	Cresce	nzo			

Bru

By:
Name: Bruce Crescenzo
Title: Vice Presiden

C.

CLASS B CUSIP 55262TCG6
FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT
SERIES 1997-E
MBNA AMERICA BANK, NATIONAL ASSOCIATION
MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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	\$0.00000
4.	The amount of distribution in respect of Collateral Monthly Interest	\$4.922452
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	\$4.939549
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	\$5.111771
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

Inf	ormat	ion Regarding the Current Quarterly Interest	Distribution
1.		total amount of distribution from Interest Funding Account	\$ 0.00
2.		amount of the current quarterly rest distribution in respect of s A	\$ 0.00
3.	inte Clas	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal nt	\$ 0.000000
4.		amount of the current quarterly rest distribution in respect of s B	\$ 0.00
5.	inte Clas	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$ 0.000000
Inf	ormat	ion Regarding the Performance of the Trust	
1.	Coll	ection 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	\$80,083,718.67
	(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	\$7,066,208.51
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,066,208.51
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-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 1997-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

C.

D.

	in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00 
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(i)	The Floating Investor Percentage with respect to the period:	
	May 1, 1998 through May 31, 1998 2.09%	
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
(k)	The Class B Floating Allocation with respect to the related Monthly period	0.075000
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A

## 3. Delinquent Balances

(o) The Class B Fixed Allocation with

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

respect to the related Monthly Period

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:

-----

N/A

N/A -----

			Percentage of Total Receivables	Account
(a)	35 - 64 days:		1.98%	718,202,564.36
(b)	65 - 94 days:		1.00%	362,478,374.82
(c)	95 - 124 days:		0.69%	250,981,335.24
(d)	125 - 154 days:		0.58%	209,972,341.08
(e)	155 or more days:		0.92%	333,353,773.35
		Total	5.17%	1,874,988,388.85

## 4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,133,969.39
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,663,874.09
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$235,047.65
	(d)	The Collateral Default Amount for the related Monthly Period	\$235,047.65
5.	Inve	stor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.000000
	(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	\$ 0.000000
	(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	\$ 0.000000
	(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	\$ 0.000000
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding 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 Distri- bution Date	\$ 0.000000
	(1.)		

(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	\$ 0.000000
6.	Inve	stor 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.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	on \$56,250,000.00
Pri	ncipa	l Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00

8.

(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class	
	B Available Funds	\$ 0.00
(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Inte	rest Funding Account	
(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$6,762,143.88
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$3,148,962.24
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$287,537.11
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$14,824.18
10. Ava	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,151,320.10
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$806,161.20
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$806,161.20
11. Co	llection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,549,757.60

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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

\$841,317.45 -----

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

\$841,317.45 -----

### 12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.96%

(b) The Portfolio Adjusted Yield

5.14% -----

E. Floating Rate Determinations

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

5.65625%

Collateral Interest determination -

5.64063%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:\_

Name: Bruce Crescenzo
Title: Vice President

1997-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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 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 \$5.120382 8. The amount of distribution in respect of Class B Deficiency Amount \$ 0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 \_\_\_\_\_ 10. The amount of distribution in respect of Collateral Monthly Interest \$4.974585 -----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

		during the related Monthly Period,	
		which were allocated in respect of the Class A Certificates	\$75,372,908.50
	(b)	The aggregate amount of Collections of Principal Receivables processed	
		during the related Monthly Period	
		which were allocated in respect of the Class B Certificates	\$6,657,940.54
	(c)	The aggregate amount of Collections	
		of Principal Receivables processed during the related Monthly Period	
		which were allocated in respect of the Collateral Interest	\$6,657,940.54
		the collateral interest	
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal	
	(a)	Receivables in the Trust as of the	
		end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
		-	
	(b)	The amount of Principal Receivables	
		in the Trust represented by the Investor Interest of Series 1997-F	
		as of the end of the day on the last	\$70 <i>C</i> 000 000 00
		day of the related Monthly Period	\$706,000,000.00 
	(c)	The amount of Principal Receivables	
	, ,	in the Trust represented by the	
		Adjusted Investor Interest of Series 1997-F as of the end of the day on the	
		last day of the related Monthly Period	\$706,000,000.00
	( 1)		
	(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	\$600,000,000.00
	(e)	The amount of Principal Receivables	
	(0)	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	\$600,000,000.00
	(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	\$53,000,000.00
	(g)	The amount of Principal Receivables in	
	(9)	the Trust represented by the Class B	
		Adjusted Interest as of the end of the day on the last day of the related	
		Monthly period	\$53,000,000.00
	(h)	The amount of Principal Receivables in the Trust represented by the Collateral	
		Interest as of the end of the day on the	åE2 000 000 00
		last day of the related Monthly period	\$53,000,000.00 
	(i)	The Floating Investor Percentage with respect to the period:	
		May 1, 1998 through May 31, 1998 1.96%	
		- · · · · · · · · · · · · · · · · · · ·	

of Principal Receivables processed

(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(k)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A 
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A 
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A 
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A 

## 3. 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	Account
(a)	35 - 64 days:		1.98%	718,202,564.36
(b)	65 - 94 days:		1.00%	362,478,374.82
(c)	95 - 124 days:		0.69%	250,981,335.24
(d)	125 - 154 days:		0.58%	209,972,341.08
(e)	155 or more days:		0.92%	333,353,773.35
		Total	5.17%	1,874,988,388.85

# 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$2,950,109.86

- (b) The Class A Investor Default Amount for the related Monthly Period \$2,507,175.50
- (c) The Class B Investor Default Amount for the related Monthly Period \$221,467.18
- (d) The Collateral Default Amount for the related Monthly Period \$221,467.18

# 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 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 pre- ceding 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 Distri- bution 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
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$625,000.01
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$55,208.33

6.

	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$55,208.33	
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$441,250.00	
7.	Real	locations		
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00	
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00	
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$53,000,000.00	
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$53,000,000.00	
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	on \$53,000,000.00	
8.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0	.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0	.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.	.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00	
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.	
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00	
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00	

		in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Swap	Reserve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
10.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$350,871.83
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
11.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 8,949,926.19
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$759,583.35
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$759,583.35
12.	Coll	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds, amounts, if any, withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$ 9,324,926.19
	(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	\$ 792,708.35
	(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	\$ 792,708.35

(f) Interest Earnings on funds on deposit

(a) The Portfolio Yield for the related  Monthly Period	12.93%
(b) The Portfolio Adjusted Yield	5.11%
C. Floating Rate Determinations	
LIBOR rates for the related Interest Period: Class A and Class B determination - 5.65	
Collateral Interest determination - 5.640	)63%
D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty	
1. Has the Interest Reserve Account been established?	No 
2. Has the Interest Reserve Account been funded?	No 
3. The aggregate amount of funds withdrawn from \$ the Interest Reserve Account, if any	0.00
4. How any funds withdrawn from the Interest Reserve Account were utilized?	
N/A	
5. Has the Interest Rate Swap been Terminated?	No 
MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer	
Bruce Crescenzo	

1997-F

Exhibit 20.27

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MAY 31, 1998

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The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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 Class A Monthly Interest	\$5.458333
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	\$5.137604
8.	The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.067452
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. Principal Receivables
    - (a) The aggregate amount of Collections

		of Principal Receivables processed during the related Monthly Period, wich were allocated in respect of the Class A Certificates	\$80,083,718.67
	(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	\$7,066,208.51
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,066,208.51 
2.	Prir	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04 
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-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 1997-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	\$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 <b>,</b> 250 <b>,</b> 000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
	(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00 
	(i)	The Floating Investor Percentage with respect to the period:	

May 1, 1998 through May 31, 1998 2.09%

of Principal Receivables processed

(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
(k)	The Class B Floating Allocation with respect to the related Monthly Period	0.075000
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A 
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A 
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A 
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A 

# 3. 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	Account
(a)	35 - 64 days:		1.98%	718,202,564.36
(b)	65 - 94 days:		1.00%	362,478,374.82
(c)	95 - 124 days:		0.69%	250,981,335.24
(d)	125 - 154 days:		0.58%	209,972,341.08
(e)	155 or more days:		0.92%	333,353,773.35
		Total	5.17%	1,874,988,388.85

### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,133,969.39
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,663,874.09
(c)	The Class B Investor Default Amount for the related Monthly Period	\$235,047.65
(d)	The Collateral Default Amount for the related Monthly Period	\$235,047.65

# 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 pre- ceding 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 Distri- bution 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
Inve	stor 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

6.

		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.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$56,250,000.00
8.	Coll	ection of Finance Charge Receivables	
	(a)	Class A Available Funds plus Servicer Interchange Allocated to Class A	\$ 9,862,683.33
	(b)	Class B Available Funds plus Servicer Interchange Allocated to Class B	\$ 841,317.45
	(c)	Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest	\$ 841,317.45
9.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
10.	Rese	rve Account	
	(a)	The Reserve Draw Amount on the related Transfer Date	\$ 0.00

	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
11.	Swap	Reserve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
12.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$327,749.91
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
13. Av	ailab	le Funds	
		The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,464,245.83
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 806,161.20
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 806,161.20
14.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period12.93%	
	(b)	The Portfolio Adjusted Yield5.07%	
C. Floa:	tina	Rate Determinations	
	_	tes for the related Interest Period:	
Cla	ss B	determination -5.65625%	
Col	later	al Interest determination -5.64063%	
		ion regarding the status of the Rate Swap and the Swap Counterparty	
1.		the Interest Reserve Account been blished?No	
2.		the Interest Reserve Account been ed?No	
3.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$0.00

4. How any funds withdrawn from the Interest Reserve Account were utilized? N/A

5. Has the Interest Rate Swap been Terminated?

No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1997-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MAY 31, 1998

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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 Class A Monthly Interest \$4.973993 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 \$5.128993 \_\_\_\_\_ 8. The amount of distribution in respect of Class B Deficiency Amount \$ 0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$5.047313 \_\_\_\_\_ 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

May 1, 1998 through May 31, 1998 2.09%

respect to the period:

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

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

(i) The Floating Investor Percentage with

\$56,250,000.00

(k)	The Class B Floating Allocation with respect to the related Mont period	hly	0.075000
(1)	The Collateral Floating Allocati with respect to the related Mont Period		0.075000
(m)	The Fixed Investor Percentage wi respect to the related Monthly P		N/A 
(n)	The Class A Fixed Allocation wit respect to the related Monthly P		N/A 
(0)	The Class B Fixed Allocation wit respect to the related Monthly P		N/A 
(p)	The Collateral Fixed Allocation respect to the related Monthly P		N/A
	aggregate amount of outstanding be delinquent as of the end of the		
	ated Monthly Period:	Percentac	ge Aggregate 1 Account
rela	ated Monthly Period:	Percenta of Tota Receivable	ge Aggregate 1 Account es Balance
rela	ated Monthly Period:	Percenta of Tota Receivable	ge Aggregate 1 Account es Balance 718,202,564.36
rela	ated Monthly Period:	Percentac of Tota Receivable	ge Aggregate 1 Account es Balance 718,202,564.36
(a)	ated Monthly Period: 35 - 64 days:	Percentac of Tota: Receivable 1.98%  1.00%  0.69%	ge Aggregate 1 Account es Balance  718,202,564.36
(a) (b) (c)	ated Monthly Period: 35 - 64 days: 65 - 94 days:	Percentac of Tota: Receivable 1.98%  1.00%  0.69%  0.58%	ge Aggregate 1 Account es Balance  718,202,564.36  362,478,374.82  250,981,335.24  209,972,341.08
(a) (b) (c) (d)	35 - 64 days: 65 - 94 days: 95 - 124 days:	Percenta of Tota Receivable 1.98%  1.00%  0.69%  0.58% 	ge Aggregate 1 Account es Balance  718,202,564.36  362,478,374.82  250,981,335.24  209,972,341.08  333,353,773.35
(a) (b) (c) (d)	35 - 64 days: 65 - 94 days: 95 - 124 days: 125 - 154 days: 155 or more days:	Percenta of Tota Receivable 1.98%  0.69%  0.58%  0.92%	ge Aggregate 1 Account es Balance  718,202,564.36  362,478,374.82  250,981,335.24  209,972,341.08
(a) (b) (c) (d) (e)	35 - 64 days: 65 - 94 days: 95 - 124 days: 125 - 154 days: 155 or more days:	Percentac of Tota: Receivable 1.98%  0.69%  0.58%  0.58%  5.17%	ge Aggregate 1 Account es Balance  718,202,564.36
(a) (b) (c) (d) (e)	35 - 64 days: 65 - 94 days: 95 - 124 days: 125 - 154 days: 155 or more days:	Percenta of Tota Receivable 1.98%  0.69%  0.58%  0.92% 	ge Aggregate 1 Account es Balance  718,202,564.36
(a) (b) (c) (d) (e)	35 - 64 days: 65 - 94 days: 95 - 124 days: 125 - 154 days: 155 or more days:  Total estor Default Amount The Aggregate Investor Default A	Percentac of Tota: Receivable 1.98%  0.69%  0.58%  0.92% 	ge Aggregate 1 Account es Balance  718,202,564.36  362,478,374.82  250,981,335.24  209,972,341.08  333,353,773.35  1,874,988,388.85

### 4.

3.

- for the related Monthly Period \$235,047.65 -----
- (d) The Collateral Default Amount for the related Monthly Period \$235,047.65

## 5. Investor Charge Offs

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

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

Period

\$58.593.75

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7.	Reallocations			
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00	
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00	
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00	
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00	
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$56,250,000.00	
8.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00	
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00	
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00	
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00	
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00	
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00	
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00	
	(f)	Interest Earnings on funds on deposit		

## 9. Available Funds

Transfer Date

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

Finance Charge Account on the related

\$ 0.00

(b) The amount of Class B Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$806,161.20

(c) The amount of Collateral Available
Funds on deposit in the Finance Charge

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 Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates

Account on the related Transfer Date

\$9,534,933.42

\$806,161.20

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

\$841,317.45

(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

\$841,317.45

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.93%

(b) The Portfolio Adjusted Yield

5.04%

C. Floating Rate Determinations

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

5.65625% -----5.64063%

Collateral Interest determination -

3.04003%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:\_\_\_\_\_\_\_Name: Bruce Crescenzo

Title: Vice Presiden

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MAY 31, 1998

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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 \$4.973993 of Class A Monthly Interest 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 \$5.146215 \_\_\_\_\_ 8. The amount of distribution in respect \$ 0.000000 of Class B Deficiency Amount 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 -----10. The amount of distribution in respect of Collateral Monthly Interest \$5.107730 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,066,208.51 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7.066.208.51 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 \$35,599,996,121.04 (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-K as of the end of the day on the last \$750,000,000.00 day of the related Monthly Period \_\_\_\_\_ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-K as of the end of the day on the \$750,000,000.00 last day of the related Monthly Period -----(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00 \_\_\_\_\_ (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last \$637,500,000.00 day of the related Monthly Period -----(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00 \_\_\_\_\_ (q) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00 -----(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the \$56,250,000.00 last day of the related Monthly period \_\_\_\_\_ (i) The Floating Investor Percentage with respect to the period: May 1, 1998 through May 31, 1998 2.09% (j) The Class A Floating Allocation with respect to the related Monthly 0.850000 Period \_\_\_\_\_

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

0.075000

(1)	mb. Callara al Elastica Allaca	•	
(1)	The Collateral Floating Allocat with respect to the related Mon		
	Period		0.075000
(m)	The Fixed Investor Percentage w	ith	
	respect to the related Monthly	Period	N/A 
(n)	The Class A Fixed Allocation wi	+h	
(11)	respect to the related Monthly		N/A
(0)	The Class B Fixed Allocation wirespect to the related Monthly	N/A	
(p)	The Collateral Fixed Allocation respect to the related Monthly		N/A
	-		
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
			Aggregate
		of Total Receivables	Account Balance
(a)	35 - 64 days:	1.98%	718,202,564.36
(b)	65 - 94 days:	1.00%	362,478,374.82
	95 - 124 days:	0.69%	250,981,335.24
(d)	125 - 154 days:	0.58%	209,972,341.08
(e)	155 or more days:	0.92%	333,353,773.35
	Total	5.17% 	1,874,988,388.85
Inve	stor Default Amount		
(a)	The Aggregate Investor Default	Amount	
	for the related Monthly Period		\$3,133,969.39 
(b)	The Class A Investor Default Am	ount	
	for the related Monthly Period		\$2,663,874.09
(c)	The Class B Investor Default Am	ount	
(0)	for the related Monthly Period	Ouiic	\$235,047.65
(d)	The Collateral Default Amount for the related Monthly Period	or	\$235,047.65
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A		
	Investor Charge Offs for the re Monthly Period	iated	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth		
	5 (a) above per \$1,000 of original certificate principal amount	nal	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re	lated	
	Monthly Period		\$ 0.00

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(d) The aggregate amount of Class B Investor Charge Offs set forth in

	5 (c) above per \$1,000 of original certificate principal amount	\$ 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 pre- ceding 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 Distri- bution 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
Inve	stor 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

6.

	(a)	The amount of Reallocated Collateral Principal Collections with respect to	
		this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00 
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$56,250,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,136,495.92
	(3.)		

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account

C. Floating Rate Determinations

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

Collateral Interest determination -

5.65625% \_\_\_\_\_ 5.64063%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Bv:

Name: Bruce Crescenzo
Title: Vice President

1997-K

FORM	OF	MONTHLY	CERTIFICATEHOLDERS'	STATEMENT

SERIES 1997-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1998

The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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

\$0.000000

of Class A Monthly Principal

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

\$4.946619

\$0.000000

5. The amount of distribution in respect of any accrued and unpaid Collateral

Monthly Interest

\_\_\_\_\_

- 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  ${\tt A}$ Monthly Interest

\$4.965382

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

\$5.103160

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.	Inf	ormat:	ion Regarding the Current Quarterly Interest	Distribution
	1.		total amount of distribution from Interest Funding Account	\$ 0.00
	2.		amount of the current quarterly rest distribution in respect of s A	\$ 0.00
	3.	inte	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal	\$ 0.000000
	4.		amount of the current quarterly rest distribution in respect of s B	\$ 0.00
	5.	inte	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$ 0.000000
D.	Inf	ormat:	ion Regarding the Performance of the Trust	
	1.	Colle	ection 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	\$80,083,718.67
		(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	\$7,066,208.51 
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,066,208.51
	2.	Princ	cipal Receivables in the Trust	
		(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$35,599,996,121.04
		(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-M 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 1997-M as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00 
		(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
		(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest	

	as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(i)	The Floating Investor Percentage with respect to the period:	
May 1, 1998	through May 31, 19982.09%	
(j)	The Class A Floating Allocation with respect to the related Monthly Period0.850000	
(k)	The Class B Floating Allocation with respect to the related Monthly period	0.075000
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A 
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A 
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A 
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A 
3. Del	inquent Balances	
wer	aggregate amount of outstanding balances in e delinquent as of the end of the day on the ated Monthly Period:	
	Percentage	e Aggregate

### 3.

		Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:	1.98%	718,202,564.36
(b)	65 - 94 days:	1.00%	362,478,374.82
(c)	95 - 124 days:	0.69%	250,981,335.24
(d)	125 - 154 days:	0.58%	209,972,341.08
(e)	155 or more days:	0.92%	333,353,773.35

### 4. Investor Default Amount (a) The Aggregate Investor Default Amount \$3,133,969.39 for the related Monthly Period \_\_\_\_\_\_ (b) The Class A Investor Default Amount for the related Monthly Period \$2,663,874.09 -----(c) The Class B Investor Default Amount \$235,047.65 for the related Monthly Period (d) The Collateral Default Amount for the related Monthly Period \$235,047.65 -----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 \$ 0.000000 certificate principal amount \_\_\_\_\_ (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 \$ 0.000000 (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 \$ 0.000000 principal amount \_\_\_\_\_ (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 \$ 0.000000 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date (j) The aggregate amount of Class B

Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date

	immediately preceding this Distribution Date	\$ 0.000000
(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	\$ 0.000000
6. Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
7. Real	llocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$56,250,000.00
Principa	al 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

0.00

\$

8.

Period

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00 (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class \$ 0.00 B Available Funds \_\_\_\_\_\_ (e) The amount of all or a portion of the Reserve Draw Amount deposited in the FinanceCharge Account on the related Transfer Date from the Reserve Account \$ 0.00 \_\_\_\_\_ (1) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class A Available Funds \$ 0.00 \_\_\_\_\_ (2) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class B Available Funds \$ 0.00 \_\_\_\_\_ (f) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date 9. Interest Funding Account The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date \$6,793,597.00 but prior to withdrawals) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date \$3,165,430.99 -----The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates \$287,052.73 on the related Transfer Date The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$14,895.52 \_\_\_\_\_ 10. Available Funds The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,151,391.44 The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$806,161.20 The amount of Collateral Available Funds on deposit in the Finance Charge

Account on the related Transfer Date

\$806,161.20

	(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	\$9,549,828.94
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$841,317.45
	(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	\$841,317.45
12	. Poi	rtfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.96%
	(a)		
. Flo	(b)	Monthly Period	5.12%
LI	(b) ating BOR ra	Monthly Period  The Portfolio Adjusted Yield	5.12%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-N

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MAY 31, 1998

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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

5. The amount of distribution in respect of any accrued and unpaid Collateral

accumulation in respect of Class B

Additional Interest

Monthly Interest

- 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 \$4.922452
- B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

\$0.000000

\$0.000000

\_\_\_\_\_

1. The amount of the current monthly accumulation in respect of Class  ${\tt A}$ Monthly Interest \$4.961214 2. The amount of the current monthly accumulation in respect of Class A \$0.000000 Deficiency Amounts 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 \$5.098992 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts \$ 0.000000 6. The amount of the current monthly

C.	Inf	ormat:	ion Regarding the Current Quarterly Interest	Dis	stribution
	1.		total amount of distribution from Interest Funding Account	\$	0.00
	2.		amount of the current quarterly rest distribution in respect of s A	\$	0.00
	3.	inte	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal	\$	0.000000
	4.		amount of the current quarterly rest distribution in respect of s B	\$	0.00
	5.	inte	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$	0.000000
D.	Inf	ormat:	ion Regarding the Performance of the Trust		
	1.	Colle	ection 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		5,100,459.79
		(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		479,453.75
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		479,453.75
	2.	Princ	cipal Receivables in the Trust		
		(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period		5,599,996,121.04 
		(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-N as of the end of the day on the last day of the related Monthly Period		00,000,000.00
		(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-N as of the end of the day on the last day of the related Monthly Period		00,000,000.00
		(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		55,000,000.00 
		(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	\$765,000,000.00
(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	\$67,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$67,500,000.00 
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$67,500,000.00
(i)	The Floating Investor Percentage with respect to the period:	
	May 1, 1998 through May 31, 19982.50%	
(j)	The Class A Floating Allocation with respect to the related Monthly Period0.850000	
(k)	The Class B Floating Allocation with respect to the related Monthly period	0.075000
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A 
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A 
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A 
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A 
Deli	nquent 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:	1.98%	718,202,564.36
(b)	65 - 94 days:	1.00%	362,478,374.82
(c)	95 - 124 days:	0.69%	250,981,335.24
(d)	125 - 154 days:	0.58%	209,972,341.08
(e)	155 or more days:	0.92%	333,353,773.35

### 4. Investor Default Amount (a) The Aggregate Investor Default Amount \$3,760,763.43 for the related Monthly Period \_\_\_\_\_ (b) The Class A Investor Default Amount for the related Monthly Period \$3,196,648.81 -----(c) The Class B Investor Default Amount \$282,057.31 for the related Monthly Period (d) The Collateral Default Amount for the related Monthly Period \$282,057.31 -----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 \$ 0.000000 certificate principal amount \_\_\_\_\_ (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 \$ 0.000000 (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 \$ 0.000000 principal amount \_\_\_\_\_ (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 \$ 0.000000 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date (j) The aggregate amount of Class B Investor Charge Offs set forth in

5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date

		immediately preceding this Distribution Date	\$ 0.000000
	(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	\$ 0.000000
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$796,875.00 
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$70,312.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$70,312.50
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$562,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$67,500,000.00 
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$67,500,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	on \$67,500,000.00
Pri	ncipa	l 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

8.

(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the FinanceCharge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(1) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class A Available Funds	\$ 0.00
	(2) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class B Available Funds	\$ 0.00
(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Inter	rest 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)	\$4,139,510.80
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$3,795,328.84 
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$344,181.96
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Ava	ilable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$10,963,794.68
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$967,393.89
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$967,393.89

11. Collection of Finance Charge Receivable	oles
(a) The aggregate amount of Collectic of Finance Charge Receivables and Membership Fees processed during related Monthly Period, allocated in respect of the Class A Certific	d Annual the d
(b) The aggregate amount of Collectic Finance Charge Receivables and Ar Membership Fees processed during related Monthly Period which were allocated in respect of the Class Certificates	nnual the e
(c) The aggregate amount of Collectic Finance Charge Receivables and Ar Membership Fees processed during related Monthly Period which were allocated in respect of the Colle Interest	nnual the e
12. Portfolio Yield	
(a) The Portfolio Yield for the relat Monthly Period	12.93%
(b) The Portfolio Adjusted Yield	5.14%
E. Floating Rate Determinations	
LIBOR rates for the related Interest Period Class A and Class B determination - Collateral Interest determination -	5.69141%  5.64063%
NA	BNA AMERICA BANK, ATIONAL ASSOCIATION, ervicer
Bruce Crescenzo	
Na	y:

CLASS A CUSI262TDC4Exhibit 20.32 CLASS B CUSIP 55262TDD2 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERTES 1998-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1998

The information which is required to be prepared with respect to the Distribution Date of June 15, 1998, and with respect to the performance of the trust during the month of May, 1998 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 Class A Monthly Interest\$4.965382
- 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\$5.094549

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- 8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000
- 9. The amount of distribution in respect of Class B Additional Interest\$0.000000
- 10. The amount of distribution in respect of Collateral Monthly Interest\$4.986896 \_\_\_\_\_
- 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 \$80,083,718.67 \_\_\_\_\_\_
- (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 \$7,066,208.51

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,066,208.51

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 \$35,599,996,121.04

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-A as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-A as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

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

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

May 1, 1998 through May 31, 1998 2.09%

(j) The Class A Floating Allocation with respect to the related Monthly Period0.850000 \_ \_\_\_\_\_

(k) The Class B Floating Allocation with respect to the related Monthly Period0.075000

(1) The Collateral Floating Allocation with respect to the related Monthly Period0.075000

(m) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A

(n) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/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: PercentageAggregate of TotalAccount ReceivablesBalance (a) 35 - 64 days:1.98%718,202,564.36 (b) 65 - 94 days:1.00%362,478,374.82 (c) 95 - 124 days: 0.69%250, 981, 335.24 - -----(d) 125 - 154 days: 0.58%209, 972, 341.08 \_ \_\_\_\_\_ (e) 155 or more days: 0.92%333,353,773.35 - -----Total5.17%1,874,988,388.85 \_ \_\_\_\_\_ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,133,969.39 (b) The Class A Investor Default Amount for the related Monthly Period \$2,663,874.09 \_\_\_\_\_\_ (c) The Class B Investor Default Amount for the related Monthly Period \$235,047.65 (d) The Collateral Default Amount for the related Monthly Period \$235,047.65 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

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

(g) The aggregate amount of Class A Investor

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

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

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(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

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(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\$664,062.50

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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 \$58,593.75

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(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$58,593.75

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(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

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

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(c) The Collateral Interest as of the close of business on this Distribution Date \$56,250,000.00

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(d) The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

\_\_\_\_\_

(e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

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

- (b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00
- (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00
- (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00
- (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00
- (2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00
- (f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00
- 9. Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,136,495.92
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$806,161.20
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$806,161.20
- 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 Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,534,933.42
- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$841,317.45
- (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 \$841,317.45

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 12.93%

(b) The Portfolio Adjusted Yield N/A

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.65625% - -----

Collateral Interest determination - 5.64063%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1998-A

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

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	9/15/99
Blended Coupon	5.8961%
Excess Protection Level 3 Month Average 5.46% May, 1998 4.84% April, 1998 5.80% March, 1998 5.73%	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.09%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$ 35,599,996,121.04
Investor Participation Amount	\$ 760,000,000.00
Seller Participation Amount	\$ 4,911,601,602.55

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

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	9/15/99
Blended Coupon	5.60207%

Excess Pro	tection	Level
3 Month	Average	5.49%
May, 1	998 4	.88%
April,	1998	5.83%
March,	1998	5.77%

May, 1998 4.88% April, 1998 5.83% March, 1998 5.77%	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.05%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$ 35,599,996,121.04
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,911,601,602.55

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

### KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	11/15/01
Blended Coupon	5.9800%
Excess Protection Level 3 Month Average 5.38% May, 1998 4.75% April, 1998 5.73% March, 1998 5.65%	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.18%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$ 35,599,996,121.04
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,911,601,602.55

### MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	9/15/04
Blended Coupon	5.9744%
Excess Protection Level 3 Month Average 5.39% May, 1998 4.76% April, 1998 5.73% March, 1998 5.68%	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.17%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$4,911,601,602.55

#### MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	06/15/00
Blended Coupon	5.8550%
Excess Protection Level 3 Month Average 5.51% May, 1998 4.88% April, 1998 5.84% March, 1998 5.80%	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.05%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,911,601,602.55

#### MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	7/15/05
Blended Coupon	6.4269%
Excess Protection Level 3 Month Average 5.46% May, 1998 4.83% April, 1998 5.80% March, 1998 5.75%	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.10%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$4,911,601,602.55

#### MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	7/17/00
Blended Coupon	6.0579%
Excess Protection Level 3 Month Average 5.59% May, 1998 4.96% April, 1998 5.92% March, 1998 5.88%	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	7.97%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,911,601,602.55

### MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity

Blended Coupon	5.9147%
Excess Protection Level 3 Month Average 5.45% May, 1998 4.82% April, 1998 5.79% March, 1998 5.75%	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.11%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,911,601,602.55

09/16/2002

#### MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

## KEY PERFORMANCE FACTORS May 31, 1998

Blended Coupon

Expected B Maturity	09/15/00

6.3779%

Excess Protection Level 3 Month Average 4.86% May, 1998 4.34% April, 1998 5.12% March, 1998 5.11%

March, 1998 5.11%	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.59%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$500,000,000.00

Seller Participation Amount \$4,911,601,602.55

### MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	11/15/00
Blended Coupon	5.8524%

Excess Protection Level 3 Month Average 5.51% May, 1998 4.88% April, 1998 5.85% March, 1998 5.81%

April, 1998 5.85% March, 1998 5.81%	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.05%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,911,601,602.55

### MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	12/16/02
Blended Coupon	5.9231%

Excess Protection Level
3 Month Average 5.44%
May, 1998 4.81%
April, 1998 5.78%
March, 1998 5.74%

March, 1998 5.74%	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.12%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,911,601,602.55

## MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	3/17/03
Blended Coupon	5.8942%

Excess Protection Level
3 Month Average 5.47%
May, 1998 4.84%
April, 1998 5.81%
March, 1998 5.77%

March, 1998 5.77%	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.09%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$700,000,000.00
Seller Participation Amount	\$4,911,601,602.55

## MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	4/17/06
Blended Coupon	5.9615%

Excess Protection Level
3 Month Average 5.40%
May, 1998 4.77%
April, 1998 5.74%
March, 1998 5.70%

March, 1998 5.70%	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.16%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,911,601,602.55

## MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	4/16/01
Blended Coupon	5.8353%

Excess Protection Level
3 Month Average 5.53%
May, 1998 4.90%
April, 1998 5.86%
March, 1998 5.83%

March, 1998 5.83%	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.03%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,911,601,602.55

### MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

## KEY PERFORMANCE FACTORS May 31, 1998

Expected B	Maturity	05/	15/01

Blended Coupon 5.8393%

Excess Protection Level
3 Month Average 5.53%
May, 1998 4.90%
April, 1998 5.86%
March, 1998 5.82%

Cash	Yield	17.95%

Investor Charge Offs 5.01%

Base Rate 8.03%

Over 35 Day Delinquency 5.17%

Seller's Interest 13.80%

Total Payment Rate 13.68%

Total Principal Balance \$35,599,996,121.04

Investor Participation Amount \$1,000,000,000.00

Seller Participation Amount \$4,911,601,602.55

## MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	06/16/03
Blended Coupon	5.8671%

Excess Protection Level
3 Month Average 5.50%
May, 1998 4.87%
April, 1998 5.83%
March, 1998 5.79%

Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.06%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,911,601,602.55

## MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	8/15/06
Blended Coupon	5.8894%

Excess Protection Level
3 Month Average 5.48%
May, 1998 4.88%
April, 1998 5.81%
March, 1998 5.74%

March, 1998 5.74%	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.05%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,911,601,602.55

## MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS

MAY, 1998

Expected B Maturity	09/17/01
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5.8304% Blended Coupon

Excess Protection Level 3 Month Average 5.61% May, 1998 4.94% April, 1998 5.97% March, 1998 5.91%

Seller Participation Amount

,	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	7.99%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$ 35,599,996,121.04
Investor Participation Amount	\$ 1,200,000,000.00

\$ 4,911,601,602.55

## MBNA MASTER CREDIT CARD TRUST II SERIES 1996-J

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	10/15/03

Blended Coupon 5.8508%

Excess Protection Level
3 Month Average 5.52%
May, 1998 4.92%
April, 1998 5.85%
March, 1998 5.78%

Seller Participation Amount

Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.01%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$1,000,000,000.00

\$4,911,601,602.5

## MBNA MASTER CREDIT CARD TRUST II SERIES 1996-K

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	11/17/03
Blended Coupon	5.8368%

Excess Protection Level
3 Month Average 5.53%
May, 1998 4.93%
April, 1998 5.86%
March, 1998 5.79%

March, 1990 3.790	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.00%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,911,601,602.55

## MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-L

KEY PERFORMANCE FACTORS

MAY, 1998

Expected B Maturity	12/15/99
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Blended Coupon 5.7677%

Excess Protection Level
3 Month Average 5.67%
May, 1998 5.00%
April, 1998 6.03%
March, 1998 5.97%

1101011, 1330 3.370	
Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	7.93%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$ 35,599,996,121.04

Investor Participation Amount \$ 500,000,000.00

Seller Participation Amount \$ 4,911,601,602.55

### MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-M

KEY PERFORMANCE FACTORS

MAY, 1998

Expected B Maturity 12/15/06

5.8795% Blended Coupon

Excess Protection Level 3 Month Average 5.56% May, 1998 4.89% April, 1998 5.92% March, 1998 5.86%

Cash	Yield	17	• :	95	5 8	5

Investor Charge Offs 5.01%

Base Rate 8.04%

5.17% Over 35 Day Delinquency

Seller's Interest 13.80%

Total Payment Rate 13.68%

\$ 35,599,996,121.04 Total Principal Balance

Investor Participation Amount \$ 500,000,000.00

\$ 4,911,601,602.55 Seller Participation Amount

## MBNA MASTER CREDIT CARD TRUST II SERIES 1997-B

# KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	3/15/12
Blended Coupon	5.8898%

Excess Protection Level
3 Month Average 5.47%
May, 1998 4.84%
April, 1998 5.81%
March, 1998 5.77%

Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	8.09%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,911,601,602.55

## MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-C

KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	3/15/04
Blended Coupon	5.8161%

Excess Protection Level
3 Month Average 5.55%
May, 1998 4.95%
April, 1998 5.88%
March, 1998 5.81%

Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	7.98%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,911,601,602.55

## MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-E

KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	4/15/02
Blended Coupon	5.7793%

Excess Protection Level
3 Month Average 5.64%
May, 1998 5.02%
April, 1998 5.92%
March, 1998 5.98%

Cash Yield	17.97%
Investor Charge Offs	5.01%
Base Rate	7.94%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,911,601,602.55

## MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-F

KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	6/17/02
Blended Coupon	6.5190%

Excess Protection Level
3 Month Average 5.61%
May, 1998 5.01%
April, 1998 5.94%
March, 1998 5.87%

Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	7.92%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$706,000,000.00
Seller Participation Amount	\$4,911,601,602.55

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-I

KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity

8/16/04

Blended Coupon

6.4868%

Excess Protection Level 3 Month Average 5.57% May, 1998 4.97% April, 1998 5.90% March, 1998 5.83%

Cash Yield17.95%

Investor Charge Offs 5.01%

Base Rate 7.96%

Over 35 Day Delinquency 5.17%

Seller's Interest13.80%

Total Payment Rate13.68%

Total Principal Balance\$35,599,996,121.04

Investor Participation Amount\$750,000,000.00

Seller Participation Amount\$4,911,601,602.55

## MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-J

KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity	9/15/04
Blended Coupon	5.8265%

Excess Protection Level 3 Month Average 5.54% May, 1998 4.94% April, 1998 5.87% March, 1998 5.80%

Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	7.99%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,911,601,602.55

## MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-K

KEY PERFORMANCE FACTORS

May 31, 1998

Expected B Maturity 1	11/15/2005
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5.8336% Blended Coupon

Excess Protection Level 3 Month Average 5.53% May, 1998 4.93% April, 1998 5.87% March, 1998 5.79%

0. 1 7. 11	17 050
Cash Yield	17.95%

Investor Charge Offs 5.01%

Base Rate 8.00%

Over 35 Day Delinquency 5.17%

Seller's Interest 13.80%

13.68% Total Payment Rate

\$35,599,996,121.04 Total Principal Balance

Investor Participation Amount \$750,000,000.00

\$4,911,601,602.55 Seller Participation Amount

## MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-M

KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity 10/15/02

Blended Coupon 5.8063%

Excess Protection Level
3 Month Average 5.62%
May, 1998 4.99%
April, 1998 5.89%
March, 1998 5.96%

Seller Participation Amount

Cash Yield	17.97%
Investor Charge Offs	5.01%
Base Rate	7.97%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$750,000,000.00

\$4,911,601,602.55

## MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-N

KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity 11/15/00

Blended Coupon 5.7996%

Excess Protection Level
3 Month Average 5.64%
May, 1998 4.97%
April, 1998 6.00%
March, 1998 5.94%

Cash Yield	17.95%
Investor Charge Offs	5.01%
Base Rate	7.96%
Over 35 Day Delinquency	5.17%
Seller's Interest	13.80%
Total Payment Rate	13.68%
Total Principal Balance	\$35,599,996,121.04
Investor Participation Amount	\$900,000,000.00
Seller Participation Amount	\$4,911,601,602.55

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-A

KEY PERFORMANCE FACTORS May 31, 1998

Expected B Maturity 3/17/2003

Blended Coupon 5.8093%

Excess Protection Level 3 Month Average 4.60% May, 1998 4.96% April, 1998 4.23% March, 1998 N/A

Cash Yield17.95%

Investor Charge Offs 5.01%

Base Rate 7.97%

Over 35 Day Delinquency 5.17%

Seller's Interest13.80%

Total Payment Rate13.68%

Total Principal Balance\$35,599,996,121.04

Investor Participation Amount\$750,000,000.00

Seller Participation Amount\$4,911,601,602.55