

FORM 8-KA

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: July 14, 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 jurisdiction of incorporation)	----- (Commission File Number)	----- (IRS Employer Identification No.)

Wilmington, DE 19884-0781

(Address of principal executive office)

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

ITEM 5. OTHER EVENTS

The Registrant is amending its Form 8-K dated July 14, 1998 to include the MBNA Master Credit Card Trust II, Series 1998-A Certificateholders' Statement and Key Performance Factors, which were inadvertently omitted. The MBNA Master Credit Card Trust II, Series 1998-C Certificateholders' Statement and Key Performance Factors were unintentionally filed. The Certificateholders' Statement and Key Performance Factors with respect to the MBNA Master Credit Card Trust II, Series 1998-A Certificates are attached hereto as exhibits under Item 7.

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

The following is filed as an Exhibit to this Report under Exhibit 20:

20.32 Series 1998-A Certificateholders' Statement for the month ended June 30, 1998.

The following is filed as an Exhibit to this Report under Exhibit 99:

99.32. Series 1998-A Key Performance Factors for the month ended June 30, 1998.

SIGNATURES

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

Dated: July 14, 1998

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: David Martini

Name: David Martini
Title: Vice President

CLASS A CUSI262TDC4Exhibit 20.32
CLASS B CUSIP 55262TDD2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JUNE 30, 1998

The information which is required to be prepared with respect to the Distribution Date of July 15, 1998, and with respect to the performance of the trust during the month of June, 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\$4.805208

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

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

- 7.The amount of distribution in respect of Class B Monthly Interest\$4.930208

- 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\$5.516667

- 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 \$78,137,612.20

 - (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 \$6,894,493.73

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,894,493.73

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 \$35,974,950,178.51

(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 Investor Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

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

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

June 1, 1998 through June 30, 1998 2.11%

(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

(l)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 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 Aggregate
of Total Account
Receivables Balance

(a) 35 - 64 days: 1.89% 692,770,632.98

(b) 65 - 94 days: 0.96% 351,228,023.03

(c) 95 - 124 days: 0.73% 267,000,488.16

(d) 125 - 154 days: 0.57% 209,987,447.30

(e) 155 or more days: 0.91% 336,685,131.12

Total 5.06% 1,857,671,722.59

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,189,067.33

(b) The Class A Investor Default Amount for the related Monthly Period \$2,710,707.31

(c) The Class B Investor Default Amount for the related Monthly Period \$239,180.01

(d) The Collateral Default Amount for the related Monthly Period \$239,180.01

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

(d)The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7. Reallocations

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

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

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

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

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

8. Principal Funding Account

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

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

(c)The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date 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 \$8,986,553.82

(b)The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$792,931.18

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$792,931.18

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 \$9,384,991.32

(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 \$828,087.43

(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 \$828,087.43

11.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 12.56%

- -----

(b)The Portfolio Adjusted Yield 4.14%

- -----

C.Floating Rate Determinations

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

- -----

Collateral Interest determination - 5.65625%

- -----

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

1998-A

Exhibit 99.32

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-A

KEY PERFORMANCE FACTORS

June 30, 1998

Expected B Maturity 3/17/2003

Blended Coupon 5.8105%

Excess Protection Level

3 Month Average 4.64%

June, 1998 4.72%

May, 1998 4.96%

April, 1998 4.23%

Cash Yield 17.67%

Investor Charge Offs 5.10%

Base Rate 7.84%

Over 35 Day Delinquency 5.06%

Seller's Interest 12.61%

Total Payment Rate 13.35%

Total Principal Balance \$35,974,950,178.51

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$4,536,555,660.02