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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: March 14, 2000

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 333-89755 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-C Certificateholders' Statement for the month ended February 29, 2000.
- 20.2 Series 1995-A Certificateholders' Statement for the month ended February 29, 2000.
- 20.3 Series 1995-B Certificateholders' Statement for the month ended February 29, 2000.
- $20.4\,$ Series 1995-C Certificateholders' Statement for the month ended February 29, 2000.
- $20.5\,$ Series 1995-D Certificateholders' Statement for the month ended February 29, 2000.
- 20.6 Series 1995-E Certificateholders' Statement for the month ended February 29, 2000.
- 20.7 Series 1995-F Certificateholders' Statement for the month ended February 29, 2000.
- 20.8 Series 1995-I Certificateholders' Statement for the month ended February 29, 2000.
- 20.9 Series 1995-J Certificateholders' Statement for the month ended February 29, 2000.
- 20.10 Series 1996-A Certificateholders' Statement for the month ended February 29, 2000.
- $20.11\,$ Series 1996-B Certificateholders' Statement for the month ended February 29, 2000.

- 20.12 Series 1996-C Certificateholders' Statement for the month ended February 29, 2000.
- 20.13 Series 1996-D Certificateholders' Statement for the month ended February 29, 2000.
- 20.14 Series 1996-E Certificateholders' Statement for the month ended February 29, 2000.
- 20.15 Series 1996-G Certificateholders' Statement for the month ended February 29, 2000.
- 20.16 Series 1996-H Certificateholders' Statement for the month ended February 29, 2000.
- 20.17 Series 1996-J Certificateholders' Statement for the month ended February 29, 2000.
- 20.18 Series 1996-K Certificateholders' Statement for the month ended February 29, 2000.
- 20.19 Series 1996-M Certificateholders' Statement for the month ended February 29, 2000.
- 20.20 Series 1997-B Certificateholders' Statement for the month ended February 29, 2000.
- $20.21\,$ Series 1997-C Certificateholders' Statement for the month ended February 29, 2000.
- 20.22 Series 1997-E Certificateholders' Statement for the month ended February 29, 2000.
- 20.23 Series 1997-F Certificateholders' Statement for the month ended February 29, 2000.
- 20.24 Series 1997-I Certificateholders' Statement for the month ended February 29, 2000.
- $20.25\,$ Series 1997-J Certificateholders' Statement for the month ended February 29, 2000.
- 20.26 Series 1997-K Certificateholders' Statement for the month ended February 29, 2000.
- 20.27 Series 1997-M Certificateholders' Statement for the month ended February 29, 2000.
- 20.28 Series 1997-N Certificateholders' Statement for the month ended February 29, 2000.
- 20.29 Series 1998-A Certificateholders' Statement for the month ended February 29, 2000.
- 20.30 Series 1998-C Certificateholders' Statement for the month ended February 29, 2000.
- 20.31 Series 1998-D Certificateholders' Statement for the month ended February 29, 2000.
- 20.32 Series 1998-E Certificateholders' Statement for the month ended February 29, 2000.
- 20.33 Series 1998-F Certificateholders' Statement for the month ended February 29, 2000.
- 20.34 Series 1998-G Certificateholders' Statement for the month ended February 29, 2000.
- $20.35\,$ Series 1998-I Certificateholders' Statement for the month ended February 29, 2000.
- 20.36 Series 1998-J Certificateholders' Statement for the month ended February 29, 2000.
- 20.37 Series 1999-A Certificateholders' Statement for the month ended February 29, 2000.
- 20.38 Series 1999-B Certificateholders' Statement for the month ended February 29, 2000.
- 20.39 Series 1999-D Certificateholders' Statement for the month ended February 29, 2000.

- 20.40 Series 1999-E Certificateholders' Statement for the month ended February 29, 2000.
- 20.41 Series 1999-G Certificateholders' Statement for the month ended February 29, 2000.
- 20.42 Series 1999-H Certificateholders' Statement for the month ended February 29, 2000.
- 20.43 Series 1999-I Certificateholders' Statement for the month ended February 29, 2000.
- 20.44 Series 1999-J Certificateholders' Statement for the month ended February 29, 2000.
- 20.45 Series 1999-L Certificateholders' Statement for the month ended February 29, 2000.
- 20.46 Series 1999-M Certificateholders' Statement for the month ended February 29, 2000.
- 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-C Key Performance Factors for the month ended February 29, 2000.
- 99.2. Series 1995-A Key Performance Factors for the month ended February 29, 2000.
- 99.3. Series 1995-B Key Performance Factors for the month ended February 29, 2000.
- $99.4\,.$ Series 1995-C Key Performance Factors for the month ended February 29, 2000.
- 99.5. Series 1995-D Key Performance Factors for the month ended February 29, 2000.
- 99.6. Series 1995-E Key Performance Factors for the month ended February 29, 2000.
- 99.7. Series 1995-F Key Performance Factors for the month ended February 29, 2000.
- 99.8. Series 1995-I Key Performance Factors for the month ended February 29, 2000.
- 99.9. Series 1995-J Key Performance Factors for the month ended February 29, 2000.
- 99.10. Series 1996-A Key Performance Factors for the month ended February 29, 2000.
- $99.11.\,$ Series 1996-B Key Performance Factors for the month ended February 29, 2000.
- 99.12. Series 1996-C Key Performance Factors for the month ended February 29, 2000.
- 99.13. Series 1996-D Key Performance Factors for the month ended February 29, 2000.
- 99.14. Series 1996-E Key Performance Factors for the month ended February 29, 2000.
- 99.15. Series 1996-G Key Performance Factors for the month ended February 29, 2000.
- $99.16.\$ Series 1996-H Key Performance Factors for the month ended February 29, 2000.
- $99.17.\$ Series 1996--J Key Performance Factors for the month ended February 29, 2000.
- $99.18.\$ Series 1996-K Key Performance Factors for the month ended February 29, 2000.

- 99.19. Series 1996-M Key Performance Factors for the month ended February 29, 2000.
- $99.20.\,$ Series 1997-B Key Performance Factors for the month ended February 29, 2000.
- 99.21. Series 1997-C Key Performance Factors for the month ended February 29, 2000.
- 99.22. Series 1997-E Key Performance Factors for the month ended February 29, 2000.
- 99.23. Series 1997-F Key Performance Factors for the month ended February 29, 2000.
- $99.24.\;$ Series 1997-I Key Performance Factors for the month ended February 29, 2000.
- $99.25.\$ Series 1997-J Key Performance Factors for the month ended February 29, 2000.
- 99.26. Series 1997-K Key Performance Factors for the month ended February 29, 2000.
- 99.27. Series 1997-M Key Performance Factors for the month ended February 29, 2000.
- 99.28. Series 1997-N Key Performance Factors for the month ended February 29, 2000.
- 99.29. Series 1998-A Key Performance Factors for the month ended February 29, 2000.
- 99.30. Series 1998-C Key Performance Factors for the month ended February 29, 2000.
- 99.31. Series 1998-D Key Performance Factors for the month ended February 29, 2000.
- 99.32. Series 1998-E Key Performance Factors for the month ended February 29, 2000.
- 99.33. Series 1998-F Key Performance Factors for the month ended February 29, 2000.
- 99.34. Series 1998-G Key Performance Factors for the month ended February 29, 2000.
- 99.35. Series 1998-I Key Performance Factors for the month ended February 29, 2000.
- 99.36. Series 1998-J Key Performance Factors for the month ended February 29.2000.
- 99.37. Series 1999-A Key Performance Factors for the month ended February 29, 2000.
- 99.38. Series 1999-B Key Performance Factors for the month ended February 29, 2000.
- 99.39. Series 1999-D Key Performance Factors for the month ended February 29, 2000.
- 99.40. Series 1999-E Key Performance Factors for the month ended February 29, 2000.
- 99.41. Series 1999-G Key Performance Factors for the month ended February 29, 2000.
- 99.42. Series 1999-H Key Performance Factors for the month ended February 29, 2000.
- 99.43. Series 1999-I Key Performance Factors for the month ended February 29, 2000.
- 99.44. Series 1999-J Key Performance Factors for the month ended February 29, 2000.
- 99.45. Series 1999-L Key Performance Factors for the month ended February 29, 2000.
- $99.46.\ Series\ 1999\text{-M}$ Key Performance Factors for the month ended February 29, 2000.

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

Dated: March 14, 2000

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: /s/Jack Fioravanti

Name: Jack Fioravanti Title: Senior Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 is set forth below.

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

| 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 | \$4.934028 |
| 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 | \$5.095139 |
| 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 | \$5.284444 |
| 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 | \$114,805,838.08 |
|------|--|---------------------|
| (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 | \$5,938,234.85 |
| (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$11,216,665.20 |
| 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 | \$48,263,301,515.80 |
| (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: | |
| | February 1, 2000 through February 29,2000 | 2.04% |
| (i) | The Class A Floating Allocation with respect to the related Monthly Period | 0.870 |
| (j) | The Class B Floating Allocation with respect to the related Monthly | 0.045 |

2.

| | with respect to the related Monthly Period | 0.085 |
|-----|--|---------|
| (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

Percentage Aggregate

| | | I | of Total Receivables | Account Balance |
|-----|-------------------|-------|-------------------------|--------------------|
| (a) | 30 - 59 days: | | 1.82% | 898,418,856.08 |
| (b) | 60 - 89 days: | | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | | 0.73% | 358,501,841.19 |
| (d) | 120 -149 days: | | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | | 0.88% | 438,588,350.08 |
| | | Total | 5.01% | 2,476,255,638.20 |

4. Investor Default Amount

| (a) | The Aggregate Investor Default Amount | |
|-----|---------------------------------------|----------------|
| | for the related Monthly Period | \$3,960,457.64 |
| | | |
| | | |

| (b) | The Class A Investor Default Amount | |
|-----|-------------------------------------|----------------|
| | for the related Monthly Period | \$3,445,598.03 |
| | | |
| | | |

| (c) | The Class B Investor Default Amount for the related Monthly Period | \$178,220.64 |
|-----|--|--------------|
| (d) | The Collateral Default Amount for the related Monthly Period | \$336,638.97 |

5. Investor Charge Offs

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

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

| | | |
|-----|--------------------------------------|------------|
| | Monthly Period | \$ 0.00 |
| | Investor Charge Offs for the related | |
| (0) | The aggregate amount of class b | |

(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 | estor Servicing Fee | |
| | (a) | The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$906,250.00 |
| | (b) | The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$46,875.00 |
| | (c) | The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$88,541.67 |
| 7. | Real | locations | |
| | (a) | The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date | \$ 0.00 |

\$705,059.36

| | (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 | \$13,087,393.22 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$676,934.36 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,278,653.77 |
| 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 | \$13,631,143.22 |
| | (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 | \$705,059.36 |

Certificates

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

\$1,331,778.77 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.05% -----

(b) The Portfolio Adjusted Yield

4.81% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 15, 2000 through March 14, 2000:

Class A and Class B determination -

5.87500% _____

Collateral Interest determination -

5.88500%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer

Name: Jack Fioravanti Title: Senior Vice President

1994-C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 is set forth below.

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

| 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 | \$4.958194 |
| 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 | \$5.103195 |
| 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 | \$5.337506 |
| 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 | \$66,013,359.38 |
|----|------|--|---------------------|
| | (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 | \$3,414,482.22 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$6,449,583.43 |
| 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 | \$48,263,301,515.80 |
| | (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: | |
| | (1) | February 1, 2000 through February 29,2000 | 1.17% |
| | (i) | The Class A Floating Allocation with respect to the related Monthly Period | 0.870 |
| | (j) | The Class B Floating Allocation with respect to the related Monthly | 0.045 |
| | (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

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 | |
|------|---------------------|-------|---------------------------------------|------------------|
| (a) | 30 - 59 days: | | 1.82% | 898,418,856.08 |
| (b) | 60 - 89 days: | | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | | 0.88% | 438,588,350.08 |
| | | Total | 5.01% | 2,476,255,638.20 |
| Tnve | stor Default Amount | | | |

4. Investor Default Amount

| (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$2,277,263.15 |
|-----|--|--------------------|
| (b) | The Class A Investor Default Amount for the related Monthly Period | \$1,981,218.95 |
| (c) | The Class B Investor Default Amount for the related Monthly Period | \$102,476.79 |
| (d) | The Collateral Default Amount for the related Monthly Period | \$193,567.41 |

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 |
| 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 | \$7,837,907.56 |
| | (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 | \$405,408.91 |
| | (c) | The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$765,772.81 |
| 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 | \$7,525,251.31 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$389,237.03 |

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

\$735,225.94

11. Portfolio Yield

(a) The Portfolio Yield for the related $\mbox{Monthly Period}$

14.05%

(b) The Portfolio Adjusted Yield

4.76%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of February 15, 2000 through March 14, 2000: 5.88500%

- -----

MBNA AMERICA BANK,
NATIO Jack Fioravanti
NAL ASSOCIATION,
Servicer
Name: Jack Fioravanti
Title: Senior Vice President

1995-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 is set forth below.

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

| 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 | \$4.869583 |
| 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 | \$4.998472 |
| 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 | \$5.135417 |
| 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 | \$86,104,376.99 |
|----|------|--|-------------------------|
| | (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 | \$4,453,674.53 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$8,412,495.67 |
| 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 | \$48,263,301,515.80 |
| | (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period | \$750,000,000.00 |
| | (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period | \$750,000,000.00 |
| | (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$652,500,000.00 |
| | (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$652,500,000.00 |
| | (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$33,750,000.00 |
| | (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$63,750,000.00 |
| | (h) | The Floating Investor Percentage with respect to the period: | |
| | | February 1, 2000 through February 29,2000 | 1.53% |
| | (i) | The Class A Floating Allocation with respect to the related Monthly Period | 0.870 |
| | (j) | The Class B Floating Allocation with respect to the related Monthly | 0.045 |
| | (k) | The Collateral Floating Allocation with respect to the related Monthly | |

(d) The Collateral Default Amount for the related Monthly Period \$252,479.16

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 certificate principal amount

(c) The aggregate amount of Class B Investor Charge Offs for the related \$ 0.00 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 | 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 \$10,223,357.16 _____ (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$528,794.27 (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 \$998,833.69 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 \$9.815.544.66 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account

on the related Transfer Date

\$507,700.52

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

\$958,989.94

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.05%

(b) The Portfolio Adjusted Yield

4.89%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of February 15, 2000 through March 14, 2000: 5.88500%

MBNA AMERICA BANK,
NATIO Jack Fioravanti
NAL ASSOCIATION,
Servicer

Name: Jack Fioravanti Title: Senior Vice President

1995-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 is set forth below.

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

| 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 | \$5.079028 |
| 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 | \$5.320694 |
| 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 | \$66,013,359.38 |
|------|--|----------------------|
| (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 | \$3,414,482.22 |
| (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$6,449,583.43 |
| 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 | \$48,263,301,515.80 |
| (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period | \$575,000,000.00 |
| (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period | \$575,000,000.00 |
| (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$500,250,000.00 |
| (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$500,250,000.00 |
| (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$25,875,000.00 |
| (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$48,875,000.00 |
| (h) | The Floating Investor Percentage with respect to the period: | |
| | February 1, 2000 through February 29,2000 | 1.17% |
| (i) | The Class A Floating Allocation with respect to the related Monthly Period | 0.870 |
| (j) | The Class B Floating Allocation with respect to the related Monthly Period | d 0.045 |

2.

| (k) | The Collateral Floating Allocat | | |
|------|--|---------------------------------------|------------------|
| | with respect to the related Mon Period | ithly | 0.085 |
| (1) | The Fixed Investor Percentage w | | |
| | respect to the related Monthly | Period | N/A |
| (m) | The Class A Fixed Allocation wi respect to the related Monthly | | N/A |
| | respect to the related Monthly | rerrod | |
| (n) | The Class B Fixed Allocation wirespect to the related Monthly | | |
| | | | |
| (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: | | |
| | | Percentage of Total Receivables | |
| (a) | 30 - 59 days: | 1.82% | 898,418,856.08 |
| (b) | 60 - 89 days: | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | 0.88% | 438,588,350.08 |
| | Total | 5.01% | 2,476,255,638.20 |
| Inve | estor Default Amount | | |
| | | | |
| (a) | The Aggregate Investor Default for the related Monthly Period | Amount | \$2,277,263.15 |
| (b) | The Class A Investor Default Am | nount | |
| | for the related Monthly Period | | \$1,981,218.95 |
| (c) | The Class B Investor Default Am | ioiint | |
| (0) | for the related Monthly Period | | \$102,476.79 |
| (d) | The Collateral Default Amount f | for | |
| | the related Monthly Period | | \$193,567.41 |
| Inve | estor Charge Offs | | |
| (a) | The aggregate amount of Class A | | |
| | Investor Charge Offs for the re Monthly Period | erated | \$ 0.00 |
| (b) | The aggregate amount of Class A | | |
| (~) | Investor Charge Offs set forth 5 (a) above per \$1,000 of origi | in | |
| | certificate principal amount | | \$ 0.00 |
| (c) | The aggregate amount of Class B | 3 | |
| | Investor Charge Offs for the re Monthly Period | | \$ 0.00 |
| | | | |
| | | | |

3.

4.

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 |
|----|------|---|-----------------------|
| | (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 |

| | (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 | \$7,764,787.68 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$389,237.03 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$735,225.94 |
| 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 | \$8,077,443.93 |
| | (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 | \$405,408.91 |
| | (c) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the | |

| | | | related Monthly Period which were allocated in respect of the Collateral Interest | \$765,772. | B1 |
|----|------|-------------|---|------------|---------|
| | 11. | Swa | p Cash Flows | | |
| | | (a) | The amount of the Net Swap Receipt for the related Transfer Date | \$239,536. | 37 |
| | | (b) | The amount of the Net Swap Payment for the related Transfer Date | \$ 0.00 | |
| | 12. | Por | tfolio Yield | | |
| | | (a) | The Portfolio Yield for the related Monthly Period | | 14.05% |
| | | (b) | The Portfolio Adjusted Yield | | 4.83% |
| C. | Floa | ating | Rate Determinations | | |
| | | | tes for the Interest Period of 15, 2000 through March 14, 2000: 5.88500% | | |
| D. | | | ion regarding the status of the Rate Swap and the Swap Counterparty | | |
| | 1. | | Mark-to-Market Amount, if any, for the ted Monthly Period. | \$ | N/A |
| | 2. | | the Interest Reserve Account been blished? | | No |
| | 3. | Has fund | the Interest Reserve Account been ed? | | No |
| | 4. | | aggregate amount of funds withdrawn from Interest Reserve Account, if any | \$ 0.00 | |
| | 5. | | many funds withdrawn from the Interest rve Account were utilized? | | |
| | | none | | | |
| | 6. | Has | the Interest Rate Swap been Terminated? | | No |
| | 7. | Long | Term Credit Rating of the Swap Counterparty | | AAA/Aaa |
| | | | BANK, ioravanti | | |

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1995-C

| FODI | VI OF | MONTHIV | CERTIFICATEHOLDERS! | STATEMENT |
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SERIES 1995-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 is set forth below.

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

| 1. | The amount of distribution in respect of Class A Monthly Principal | \$0.000000 |
|-----|---|------------|
| 2. | The amount of distribution in respect of Class B Monthly Principal | \$0.000000 |
| 3. | The amount of distribution in respect of Collateral Monthly Principal | \$0.000000 |
| 4. | The amount of distribution in respect of Class A Monthly Interest | \$5.041667 |
| 5. | The amount of distribution in respect of Class A Deficiency Amounts | \$0.000000 |
| 6. | The amount of distribution in respect of Class A Additional Interest | \$0.000000 |
| 7. | The amount of distribution in respect of Class B Monthly Interest | \$4.974306 |
| 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 | \$5.176642 |
| 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 | \$57,402,922.23 |
|----|------|--|---------------------|
| | (b) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$2,969,114.19 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$5,608,332.58 |
| 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 | \$48,263,301,515.80 |
| | (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: | |
| | Feb | ruary 1, 2000 through February 29,2000 1.02% | 5 |
| | (i) | The Class A Floating Allocation with respect to the related Monthly 0.870 | |
| | | Mba Class D Flasting 211 over | |
| | (j) | The Class B Floating Allocation with respect to the related Monthly 0.045 | |

of Principal Receivables processed

| (k) | The Collateral Floating Allocat with respect to the related Mon Period | | |
|------|---|---------------------------------------|------------------|
| (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 | | |
| (0) | The Collateral Fixed Allocation respect to the related Monthly | | |
| Deli | nquent Balances | | |
| were | aggregate amount of outstanding delinquent as of the end of the ated Monthly Period: | | |
| | | Percentage of Total Receivables | Account |
| (a) | 30 - 59 days: | 1.82% | 898,418,856.08 |
| (b) | 60 - 89 days: | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | 0.88% | 438,588,350.08 |
| | Total | 5.01% | 2,476,255,638.20 |
| Inve | estor Default Amount | | |
| (a) | The Aggregate Investor Default for the related Monthly Period | Amount | \$1,980,228.83 |
| (b) | The Class A Investor Default Am for the related Monthly Period | ount | \$1,722,799.10 |
| (c) | The Class B Investor Default Am for the related Monthly Period | ount | \$89,110.24 |
| (d) | The Collateral Default Amount f the related Monthly Period | or | \$168,319.49 |
| 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 origin 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 | | |

3.

4.

5.

| | | 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 | \$6,650,441.23 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$338,466.84 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$639,326.84 |
| 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 | \$6,922,316.23 |
| | (b) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B | |

Certificates

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral \$665,889.34

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date

\$106,744.17

(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

14.05% -----

(b) The Portfolio Adjusted Yield

4.96%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

February 15, 2000 through March 14, 2000: 5.88500%

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, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 is set forth below.

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

| 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 | \$4.917917 |
| 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 | \$4.998472 |
| 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 | \$5.240139 |
| 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 | \$57,402,922.23 |
|------|--|---------------------|
| (b) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$2,969,114.19 |
| (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$5,608,332.58 |
| 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 | \$48,263,301,515.80 |
| (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period | \$500,000,000.00 |
| (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period | \$500,000,000.00 |
| (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$435,000,000.00 |
| (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$435,000,000.00 |
| (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$22,500,000.00 |
| (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$42,500,000.00 |
| (h) | The Floating Investor Percentage with respect to the period: | |
| | February 1, 2000 through February 29,2000 | 1.02% |
| (i) | The Class A Floating Allocation with respect to the related Monthly Period 0.870 | |
| (j) | The Class B Floating Allocation with respect to the related Monthly | 0.045 |

| (k) | The Collateral Floating Allocation with respect to the related Month Period | | | 0.085 |
|------|--|---------------------------------------|--------------|--------------------------|
| (1) | The Fixed Investor Percentage wirespect to the related Monthly Po | | | N/A |
| (m) | The Class A Fixed Allocation with respect to the related Monthly Po | | | N/A |
| (n) | The Class B Fixed Allocation with respect to the related Monthly Po | | | N/A |
| (0) | The Collateral Fixed Allocation respect to the related Monthly Po | | N/A | |
| Deli | nquent Balances | | | |
| were | aggregate amount of outstanding be delinquent as of the end of the ted Monthly Period: | | | |
| | ļ | Percentage of Total Receivable: | Ac | regate count lance |
| (a) | 30 - 59 days: | | 898,41 | |
| (b) | 60 - 89 days: | 0.97% | 478,46 | 8,930.65 |
| (c) | 90 - 119 days: | 0.73% | | 1,841.19 |
| (d) | 120 - 149 days: | 0.61% | 302,27 | 7,660.20 |
| (e) | 150 or more days: | 0.88% | 438,58 | 8,350.08 |
| | Total | | 2,476,25 | |
| Inve | stor Default Amount | | | |
| (a) | The Aggregate Investor Default American for the related Monthly Period | mount | \$1,980, | 228.83 |
| (b) | The Class A Investor Default Amor for the related Monthly Period | unt | \$1,722, | 799.10 |
| (c) | The Class B Investor Default Amor for the related Monthly Period | unt | \$89,110 | .24 |
| (d) | The Collateral Default Amount for the related Monthly Period | r | \$168,31 | 9.49 |
| Inve | stor Charge Offs | | | |
| (a) | The aggregate amount of Class A Investor Charge Offs for the rela Monthly Period | ated | \$ 0.0 | 0 |
| (b) | The aggregate amount of Class A Investor Charge Offs set forth is 5 (a) above per \$1,000 of original certificate principal amount | | \$ 0.0 | 0 |
| (c) | The aggregate amount of Class B Investor Charge Offs for the relationship Period | ated | \$ 0.0 | 0 |

4.

| (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 | \$6,543,697.06 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$338,466.84 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$639,326.84 |
| 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 | \$6,815,572.06 |
| | (b) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the | |

related Monthly Period which were allocated in respect of the Class B Certificates

\$352,529.34

(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

\$665,889.34

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.05%

(b) The Portfolio Adjusted Yield

4.82%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 15, 2000 through March 14, 2000:

5.88500%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,
Servicer
Name: Jack Fioravanti
Title: Senior Vice President

1995-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 | \$5.114402 |
| 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 | \$ 60,042,134.15 |
|------|---|-----------------------|
| (b) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$ 2,474,260.74 |
| (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$ 3,463,967.59 |
| 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 | \$48,263,301,515.80 |
| (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-F as of the end of the day on the last day of the related Monthly Period | \$ 500,000,000.00 |
| (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-F as of the end of the day on the last day of the related Monthly Period | \$ 500,000,000.00 |
| (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$ 455,000,000.00 |
| (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$ 455,000,000.00 |
| (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$ 18,750,000.00 |
| (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$ 26,250,000.00 |
| (h) | The Floating Investor Percentage with respect to the period: | |
| | February 1, 2000 through February 29,2000 | 1.02% |
| (i) | The Class A Floating Allocation with respect to the related Monthly Period0.910 | |
| (j) | The Class B Floating Allocation with respect to the related Monthly | 0.038 |
| (k) | The Collateral Floating Allocation with respect to the related Monthly Period0.053 | |

Period0.053

(1) The Fixed Investor Percentage with respect to the related Monthly Period N/A (m) The Class A Fixed Allocation with respect to the related Monthly Period N/A (n) The Class B Fixed Allocation with respect to the related Monthly Period N/A (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: Percentage Aggregate of Total Account Receivables Balance (a) 30 - 59 days: 1.82% 898,418,856.08 -----(b) 60 - 89 days: 0.97% 478,468,930.65 358,501,841.19 (c) 90 - 119 days: 0.73% (d) 120 - 149 days: 0.61% 302,277,660.20 -----______ (e) 150 or more days: 0.88% 438,588,350.08 -----Total 5.01% 2,476,255,638.20 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$1,980,228.67 -----(b) The Class A Investor Default Amount for the related Monthly Period \$1,802,008.20 -----(c) The Class B Investor Default Amount for the related Monthly Period \$74,258.48 (d) The Collateral Default Amount for the related Monthly Period \$103,961.99 _____ 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 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 \$ 0.00 _____

(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 | \$473 , 958.33 |
| (b) | The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$19,531.25 |
| (c) | The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$27,343.75 |
| 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. Co | llect | 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 | \$7,128,931.23 |
| | (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 | \$293,774.32 |
| | (c) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$411,284.42 |
| 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 | \$6,844,556.23 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$282,055.57 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$394,878.17 |

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date

\$327,742.04 ----

(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

14.05%

(b) The Portfolio Adjusted Yield

4.35%

C. Floating Rate Determinations

LIBOR rates for the Interest Period

Collateral Interest Determination

February 15, 2000 through March 14, 2000: 5.88500%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior 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 FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 | \$4.877639 |
| 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 | \$4.958194 |
| 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 | \$5.083056 |
| 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 | \$86,104,376.99 |
|----|------|--|----------------------|
| | (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 | \$4,453,674.53 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$8,412,495.67 |
| 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 | \$48,263,301,515.80 |
| | (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period | \$750,000,000.00 |
| | (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period | \$750,000,000.00 |
| | (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$652,500,000.00 |
| | (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$652,500,000.00 |
| | (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$33,750,000.00 |
| | (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$63,750,000.00 |
| | (h) | The Floating Investor Percentage with respect to the period: | |
| | | February 1, 2000 through February 29,2000 | 1.53% |
| | (i) | The Class A Floating Allocation with respect to the related Monthly Period | 0.870 |
| | (j) | The Class B Floating Allocation with respect to the related Monthly | 0.045 |

| (k) | The Collateral Floating Allocat with respect to the related Mon-Period | | | 0.085 |
|------|---|---------------------------------------|--------------|--------------------------|
| (1) | The Fixed Investor Percentage was respect to the related Monthly | | | N/A |
| (m) | The Class A Fixed Allocation wirespect to the related Monthly | | | |
| (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 be delinquent as of the end of the ted Monthly Period: | | | |
| | | Percentage of Total Receivables | Ac | regate count lance |
| (a) | 30 - 59 days: | 1.82% | 898,41 | 8,856.08 |
| (b) | 60 - 89 days: | 0.97% | | 8,930.65 |
| (c) | 90 - 119 days: | 0.73% | | 1,841.19 |
| (d) | 120 - 149 days: | 0.61% | | 7,660.20 |
| (e) | 150 or more days: | 0.88% | 438,58 | 8,350.08 |
| | Tota | al 5.01% 2 | | 5,638.20 |
| Inve | stor Default Amount | | | |
| (a) | The Aggregate Investor Default a for the related Monthly Period | Amount | \$2,970, | 343.06 |
| (b) | The Class A Investor Default Ame for the related Monthly Period | ount | \$2,584, | 198.47 |
| (c) | The Class B Investor Default Ame for the related Monthly Period | ount | \$133,66 | 5.43 |
| (d) | The Collateral Default Amount for the related Monthly Period | or | \$252,47 | 9.16 |
| Inve | stor Charge Offs | | | |
| (a) | The aggregate amount of Class A Investor Charge Offs for the re Monthly Period | lated | \$ 0.0 | 0 |
| (b) | The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount | in | \$ 0.0 | 0 |
| (c) | The aggregate amount of Class B Investor Charge Offs for the re- Monthly Period | lated | \$ 0.0 | |

3.

4.

(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 | \$9,815,544.66 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$507,700.52 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$958,989.94 |

- 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 \$10,223,357.16

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

\$528,794.27

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

\$998,833.69

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.05%

(b) The Portfolio Adjusted Yield

4.88% _____

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 15, 2000 through March 14, 2000: 5.88500%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION, Servicer

Name: Jack Fioravanti Title: Senior Vice President

1995-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 | \$4.925972 |
| 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 | \$5.022639 |
| 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 | \$5.224028 |
| 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 | \$57,402,922.23 |
|------|--|---------------------|
| (b) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$2,969,114.19 |
| (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$5,608,332.58 |
| 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 | \$48,263,301,515.80 |
| (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period | \$500,000,000.00 |
| (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period | \$500,000,000.00 |
| (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$435,000,000.00 |
| (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$435,000,000.00 |
| (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$22,500,000.00 |
| (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$42,500,000.00 |
| (h) | The Floating Investor Percentage with respect to the period: | |
| | February 1, 2000 through February 29,2000 | 1.02% |
| (i) | The Class A Floating Allocation with respect to the related Monthly Period | 0.870 |
| (j) | The Class B Floating Allocation with respect to the related Monthly 0.045 | |
| (k) | The Collateral Floating Allocation with respect to the related Monthly Period | 0.085 |

2.

Period

| (1) | The Fixed Investor Percentage we respect to the related Monthly | | N/A |
|------|---|----------|---------------------------------|
| (m) | The Class A Fixed Allocation wirespect to the related Monthly | | |
| (n) | The Class B Fixed Allocation wirespect to the related Monthly | | |
| (0) | The Collateral Fixed Allocation respect to the related Monthly | | |
| Deli | nquent Balances | | |
| were | aggregate amount of outstanding delinquent as of the end of the ted Monthly Period: | | |
| | | of Total | Aggregate Account Balance |
| (a) | 30 - 59 days: | 1.82% | 898,418,856.08 |
| (b) | 60 - 89 days: | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | 0.88% | 438,588,350.08 |
| | Total | 5.01% 2 | 2,476,255,638.20 |
| Inve | stor Default Amount | | |
| (a) | The Aggregate Investor Default a for the related Monthly Period | Amount | \$1,980,228.83 |
| (b) | The Class A Investor Default Ame for the related Monthly Period | ount | \$1,722,799.10 |
| (c) | The Class B Investor Default Ame for the related Monthly Period | ount | \$89,110.24 |
| (d) | The Collateral Default Amount for the related Monthly Period | or | \$168,319.49 |
| Inve | stor Charge Offs | | |
| (a) | The aggregate amount of Class A Investor Charge Offs for the re- Monthly Period | lated | \$ 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 | in | \$ 0.00 |
| (c) | The aggregate amount of Class B Investor Charge Offs for the re. Monthly Period | lated | \$ 0.00 |
| (d) | The aggregate amount of Class B Investor Charge Offs set forth: 5 (c) above per \$1,000 of origin | | |

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 | \$6,543,697.06 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$338,466.84 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$639,326.84 |
| 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 | \$6,815,572.06 |
| | (b) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were | |

allocated in respect of the Class B
Certificates \$352,529.34

(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 \$665,889.34

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period 14.05%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
February 15, 2000 through March 14, 2000: 5.88500%

(b) The Portfolio Adjusted Yield

5.88500%

4.81%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1995-J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 | \$4.909861 |
| 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 | \$5.014583 |
| 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 | \$5.119306 |
| 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 | \$80,364,089.95 |
|------|--|----------------------|
| (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 | \$4,156,762.50 |
| (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$7,851,661.65 |
| 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 | \$48,263,301,515.80 |
| (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period | \$700,000,000.00 |
| (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period | \$700,000,000.00 |
| (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$609,000,000.00 |
| (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$609,000,000.00 |
| (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$31,500,000.00 |
| (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$59,500,000.00 |
| (h) | The Floating Investor Percentage with respect to the period: | |
| | February 1, 2000 through February 29,2000 | 1.43% |
| (i) | The Class A Floating Allocation with respect to the related Monthly Period | 0.870 |
| (j) | The Class B Floating Allocation with respect to the related Monthly | 0.045 |
| (k) | The Collateral Floating Allocation with respect to the related Monthly Period 0.085 | |

| (1) | The Fixed Investor Percentarespect to the related Mont | - | | N/A |
|------|--|------------------|---------------------------------------|------------------|
| (m) | The Class A Fixed Allocation respect to the related Montage | | | |
| (n) | The Class B Fixed Allocation respect to the related Montage | | | N/A |
| (0) | The Collateral Fixed Allocarespect to the related Mont | | | N/A |
| Deli | nquent Balances | | | |
| were | aggregate amount of outstand delinquent as of the end of the delinquent as of the end of | | | |
| | | | Percentage of Total Receivables | Account |
| (a) | 30 - 59 days: | | 1.82% | 898,418,856.08 |
| (b) | 60 - 89 days: | | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | | 0.88% | 438,588,350.08 |
| | • | rotal [| | 2,476,255,638.20 |
| Inve | stor Default Amount | | | |
| (a) | The Aggregate Investor Defa for the related Monthly Per | | mount | \$2,772,320.25 |
| (b) | The Class A Investor Defaultor the related Monthly Per | | unt | \$2,411,918.70 |
| (c) | The Class B Investor Defaultor the related Monthly Per | | unt | \$124,754.41 |
| (d) | The Collateral Default Amounthe related Monthly Period | ınt fo | r | \$235,647.14 |
| Inve | stor Charge Offs | | | |
| (a) | The aggregate amount of Cla Investor Charge Offs for th Monthly Period | | ated | \$ 0.00 |
| (b) | The aggregate amount of Cla Investor Charge Offs set for 5 (a) above per \$1,000 of of certificate principal amount | orth i origin | | \$ 0.00 |
| (c) | The aggregate amount of Cla Investor Charge Offs for the Monthly Period | | ated | \$ 0.00 |
| (d) | The aggregate amount of Cla Investor Charge Offs set for 5 (c) above per \$1,000 of coertificate principal amoun | orth i origin | | \$ 0.00 |

3.

4.

| | (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 | \$9,161,175.58 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$473,853.84 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$895,057.17 |
| 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 | \$9,541,800.58 |
| | (b) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$493,541.34 |
| | (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

\$932,244.67

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.05%

(b) The Portfolio Adjusted Yield

4.84%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 15, 2000 through March 14, 2000: 5.88500%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 | \$4.950139 |
| 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 | \$5.038750 |
| 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 | \$5.316876 |
| 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 | \$57,402 | |
|----|------|--|-------------------|-----------------|
| | (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 | \$2,969, | 114.19 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$5,608, | 332.58 |
| 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 | | ,301,515.80 |
| | (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 | \$500,00 | 0,000.00 |
| | (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 | - | 0,000.00 |
| | (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 | \$435,00 | 0,000.00 |
| | (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 | | 0,000.00 |
| | (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$22 , 500 | ,000.00 |
| | (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$42,500 | ,000.00 |
| | (h) | The Floating Investor Percentage with respect to the period: | | |
| | | February 1, 2000 through February 29,2000 | 1.02% | |
| | (i) | The Class A Floating Allocation with respect to the related Monthly Period | | 0.870 |
| | (j) | The Class B Floating Allocation with respect to the related Monthly 0.045 | | |
| | (k) | The Collateral Floating Allocation with respect to the related Monthly Period | | 0.085 |

| (1) | The Fixed Investor Percentage was respect to the related Monthly N | | N/A |
|------|--|---------------------|--------------------------------|
| (m) | The Class A Fixed Allocation with respect to the related Monthly D | | N/A |
| (n) | The Class B Fixed Allocation with respect to the related Monthly D | | |
| (0) | The Collateral Fixed Allocation respect to the related Monthly N | | |
| Deli | nquent Balances | | |
| were | aggregate amount of outstanding le delinquent as of the end of the sted Monthly Period: | | |
| | | of Total | ggregate Account Balance |
| (a) | 30 - 59 days: | 1.82%898,418,85 | |
| (b) | 60 - 89 days: | 0.97%478,468,930 | |
| (c) | 90 - 119 days: | 0.73%358,501,841.19 | |
| (d) | 120 - 149 days: | 0.61%302,277,660.20 | |
| (e) | 150 or more days: | 0.88%438,588,350 | |
| | Total | 5.01% 2,476,255 | ,638.20 |
| Inve | stor Default Amount | | |
| (a) | The Aggregate Investor Default is for the related Monthly Period | \$1,980 |),228.83 |
| (b) | The Class A Investor Default Amo for the related Monthly Period | | 2,799.10 |
| (c) | The Class B Investor Default Amo | sey,1: | 10.24 |
| (d) | The Collateral Default Amount for the related Monthly Period | \$168, | 319.49 |
| 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 origin certificate principal amount | nal | .00 |
| (c) | The aggregate amount of Class B Investor Charge Offs for the re- Monthly Period | | .00 |
| (d) | The aggregate amount of Class B Investor Charge Offs set forth: 5 (c) above per \$1,000 of origin certificate principal amount | | .00 |
| (e) | The aggregate amount of Collates | ral | |

4.

5.

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

| | (b) | The amount of Reallocated Class B Principal Collections with respect to this Distribution Date | \$ 0.00 |
|---------------------------|------|--|--------------------------------|
| | (c) | The Collateral Interest as of the close of business on this Distribution Date | \$42,500,000.00 |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution Date | \$22,500,000.00 |
| 8. | 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 | \$6,543,697.06 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$338,466.84 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$639,326.84 |
| 10. Collection of Finance | | 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 | \$6,815,572.06 |
| | | | |
| | (b) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$352 , 529 . 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 \$665,889.34

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.05%

(b) The Portfolio Adjusted Yield

4.78%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 15, 2000 through March 14, 2000: 5.88500%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-B

\$5.163611

\$0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 \$4.853472 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 \$4.966250 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
- B. Information Regarding the Performance of the Trust

of Collateral Monthly Interest

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

Monthly Interest

- 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 | \$57,402,922.23 |
|----|------|--|---------------------|
| | (b) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$2,969,114.19 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$5,608,332.58 |
| 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 | \$48,263,301,515.80 |
| | (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-C as of the end of the day on the last day of the related Monthly Period | \$500,000,000.00 |
| | (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-C as of the end of the day on the last day of the related Monthly Period | \$500,000,000.00 |
| | (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$435,000,000.00 |
| | (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$435,000,000.00 |
| | (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$22,500,000.00 |
| | (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$42,500,000.00 |
| | (h) | The Floating Investor Percentage with respect to the period: | |
| | | February 1, 2000 through February 29,2000 | 1.02% |
| | (i) | The Class A Floating Allocation with respect to the related Monthly Period 0.870 | |
| | (j) | The Class B Floating Allocation with respect to the related Monthly 0.045 | |
| | (k) | The Collateral Floating Allocation with respect to the related Monthly Period 0.085 | |

| | (1) | The Fixed Investor Percentage warespect to the related Monthly | | N/A |
|---|------|---|---------------------------------------|------------------|
| | (m) | The Class A Fixed Allocation wirespect to the related Monthly | | |
| | (n) | The Class B Fixed Allocation wirespect to the related Monthly | | N/A |
| | (0) | The Collateral Fixed Allocation respect to the related Monthly | | |
| 3. | Deli | nquent Balances | | |
| The aggregate amount of outstanding balances in were delinquent as of the end of the day on the related Monthly Period: | | | | |
| | | | Percentage of Total Receivables | Account |
| | (a) | 30 - 59 days: | | 898,418,856.08 |
| | (b) | 60 - 89 days: | 0.97% | 478,468,930.65 |
| | (c) | 90 - 119 days: | 0.73% | 358,501,841.19 |
| | (d) | 120 - 149 days: | 0.61% | 302,277,660.20 |
| | (e) | 150 or more days: | 0.88% | 438,588,350.08 |
| | | Total | 5.01% | 2,476,255,638.20 |
| | Inve | estor Default Amount | | |
| | (a) | The Aggregate Investor Default a for the related Monthly Period | Amount | \$1,980,228.83 |
| | (b) | The Class A Investor Default Ame for the related Monthly Period | ount | \$1,722,799.10 |
| | (c) | The Class B Investor Default Am for the related Monthly Period | ount | \$89,110.24 |
| | (d) | The Collateral Default Amount for the related Monthly Period | or | \$168,319.49 |
| | Inve | estor Charge Offs | | |
| | (a) | The aggregate amount of Class A Investor Charge Offs for the re- Monthly Period | lated | \$ 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 re- Monthly 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 |
| | (e) | The aggregate amount of Collate | ral | |

(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 |
| | (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 |

| | (1.) | | |
|-----|------|--|-----------------|
| | (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 | \$6,543,697.06 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$338,466.84 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$639,326.84 |
| 10. | 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, allocated in respect of the Class A Certificates | \$6,815,572.06 |
| | | in respect of the crass a tertificates | |
| | (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 | \$352,529.34 |
| | (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 \$665,889.34 Interest

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.05%

(b) The Portfolio Adjusted Yield

4.90% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 15, 2000 through March 14, 2000: 5.88500%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior 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 FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 | \$4.861528 |
| 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 | \$4.974306 |
| 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 | \$5.103194 |
| 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 | \$112,166,626.14 |
|------|--|---------------------|
| (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 | \$9,897,056.16 |
| (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$9,897,056.16 |
| 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 | \$48,263,301,515.80 |
| (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-D as of the end of the day on the last day of the related Monthly Period | \$1,000,000,000.00 |
| (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-D as of the end of the day on the last day of the related Monthly Period | \$1,000,000,000.00 |
| (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$850,000,000.00 |
| (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$850,000,000.00 |
| (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$75,000,000.00 |
| (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$75,000,000.00 |
| (h) | The Floating Investor Percentage with respect to the period: | |
| | February 1, 2000 through February 29,2000 | 2.04% |
| (i) | The Class A Floating Allocation with respect to the related Monthly Period | 0.850 |
| (j) | The Class B Floating Allocation with respect to the related Monthly | 0.075 |
| (k) | The Collateral Floating Allocation with respect to the related Monthly Period | 0.075 |

2.

Period

| (1) | The Fixed Investor Percentage w respect to the related Monthly | | N/A |
|------|---|----------|-----------------------------------|
| (m) | (m) The Class A Fixed Allocation with respect to the related Monthly Period | | 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 | | |
| Deli | nquent Balances | | |
| were | aggregate amount of outstanding delinquent as of the end of the ted Monthly Period: | | |
| | | of Total | e Aggregate Account Balance |
| (a) | 30 - 59 days: | 1.82% | 898,418,856.08 |
| (b) | 60 - 89 days: | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | 0.88% | 438,588,350.08 |
| | Total | 5.01% | 2,476,255,638.20 |
| Inve | estor Default Amount | | |
| (a) | The Aggregate Investor Default for the related Monthly Period | Amount | \$3,960,457.69 |
| (b) | The Class A Investor Default Am for the related Monthly Period | ount | \$3,366,388.99 |
| (c) | The Class B Investor Default Am for the related Monthly Period | ount | \$297,034.35 |
| (d) | The Collateral Default Amount f the related Monthly Period | or | \$297,034.35 |
| 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 certificate principal amount | in | \$ 0.00 |

4.

5.

| | (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 | \$12,786,533.91 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,128,223.49 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,128,223.49 |
| 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 | \$13,317,783.91 |
| | (b) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$1,175,098.49 |
| | (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

\$1,175,098.49 _____

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.05% -----

(b) The Portfolio Adjusted Yield

4.90%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 15, 2000 through March 14, 2000: 5.88500%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-D

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 | \$4.877639 |
| 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 | \$4.990417 |
| 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 | \$5.203889 |
| 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 | \$84,124,969.64 |
|----|------|--|---------------------------|
| | (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 | \$7,422,788.78 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$7,422,788.78 |
| 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 | \$48,263,301,515.80 |
| | (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period | \$750,000,000.00 |
| | (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period | \$750,000,000.00 |
| | (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$637,500,000.00 |
| | (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$637 , 500,000.00 |
| | (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$56,250,000.00 |
| | (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$56,250,000.00 |
| | (h) | The Floating Investor Percentage with respect to the period: | |
| | | February 1, 2000 through February 29,2000 | 1.53% |
| | (i) | The Class A Floating Allocation with respect to the related Monthly Period | 0.850 |
| | (j) | The Class B Floating Allocation with respect to the related Monthly period | 0.075 |

| (k) | The Collateral Floating Allocat with respect to the related Mon Period | | 0.075 |
|------|---|----------|---------------------------------|
| (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) | 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) | 30 - 59 days: | 1.82% | 898,418,856.08 |
| (b) | 60 - 89 days: | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | 0.88% | 438,588,350.08 |
| | Total | 5.01% | 2,476,255,638.20 |
| Inve | stor Default Amount | | |
| (a) | The Aggregate Investor Default for the related Monthly Period | Amount | \$ 2,970,343.10 |
| (b) | The Class A Investor Default Am for the related Monthly Period | ount | \$2,524,791.72 |
| (c) | The Class B Investor Default Am for the related Monthly Period | ount | \$222,775.69 |
| (d) | The Collateral Default Amount f the related Monthly Period | or | \$222,775.69 |
| 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 |

4.

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 |
|------|--|--------------|
| (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 | \$9,589,900.39 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$846,167.35 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$846,167.35 |
| 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 | \$9,988,337.89 |
| | (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 | \$881,323.60 |

Certificates

\$881,323.60

(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

\$881,323.60

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.05%

(b) The Portfolio Adjusted Yield

4.87%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 15, 2000 through March 14, 2000:

Class A and Class B determination -

5.88500%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 | \$4.885694 |
| 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 | \$5.022639 |
| 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 | \$5.335127 |
| 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 | \$56,083,313.23 |
|----|------|--|---------------------|
| | (b) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$4,948,528.07 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$4,948,528.07 |
| 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 | \$48,263,301,515.80 |
| | (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period | \$500,000,000.00 |
| | (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period | \$500,000,000.00 |
| | (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$425,000,000.00 |
| | (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$425,000,000.00 |
| | (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$37,500,000.00 |
| | (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$37,500,000.00 |
| | (h) | The Floating Investor Percentage with respect to the period: | |
| | | February 1, 2000 through February 29,2000 | 1.02% |
| | (i) | The Class A Floating Allocation with respect to the related Monthly Period | 0.850 |
| | (j) | The Class B Floating Allocation with respect to the related Monthly Period | 0.075 |
| | | | |

(k) The Collateral Floating Allocation

| | with respect to the related Mont Period | thly | 0.075 |
|------|--|---------------------------------------|------------------|
| (1) | The Fixed Investor Percentage was respect to the related Monthly | | 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 | | |
| (0) | The Collateral Fixed Allocation respect to the related Monthly | | N/A |
| Deli | nquent Balances | | |
| were | aggregate amount of outstanding be delinquent as of the end of the ted Monthly Period: | | |
| | | Percentage of Total Receivables | Account |
| (a) | 30- 59 days: | | 898,418,856.08 |
| (b) | 60 - 89 days: | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | 0.88% | 438,588,350.08 |
| | Tota | 1 5.01% | 2,476,255,638.20 |
| Inve | stor Default Amount | | |
| (a) | The Aggregate Investor Default is for the related Monthly Period | Amount | \$1,980,228.85 |
| (b) | The Class A Investor Default Amo for the related Monthly Period | ount | \$1,683,194.51 |
| (c) | The Class B Investor Default Amo for the related Monthly Period | ount | \$148,517.17 |
| (d) | The Collateral Default Amount for the related Monthly Period | or | \$148,517.17 |
| Inve | stor Charge Offs | | |
| (a) | The aggregate amount of Class A Investor Charge Offs for the re- Monthly Period | lated | \$ 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 re- Monthly Period | lated | \$ 0.00 |

4.

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 |
|------|--|--------------|
| (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 | 405 | | |
| | | Date | \$37 | 7,500,000.00 | _ |
| | | | | | |
| | (d) | The Class B Investor Interest as of the close of business on this Distribution | | | |
| | | Date | \$37 | 7,500,000.00 | |
| | | | | | - |
| 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 | 6. | 202 266 02 | |
| | | on the related Transfer Date | ۶6, | 393,266.82 | _ |
| | (1.) | | | | |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account | | | |
| | | on the related Transfer Date | | 54,111.73 | |
| | | | | | - |
| | (c) | The amount of Collateral Available | | | |
| | | Funds on deposit in the Finance Charge Account on the related Transfer Date | \$56 | 54,111.73 | |
| | | necount on the related framerer bate | | | - |
| 10. | Col | loction of Finance Charge Peccivables | | | |
| . ∪ • | COI | 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 | | 650 001 05 | |
| | | in respect of the Class A Certificates | \$6, | 658,891.82 | _ |
| | | | | | |
| | (b) | The aggregate amount of Collections of Finance Charge Receivables and Annual | | | |
| | | Membership Fees processed during the | | | |
| | | related Monthly Period which were | | | |

allocated in respect of the Class B Certificates

\$587,549.23

(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

\$587,549.23

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.05%

(b) The Portfolio Adjusted Yield

4.85%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

February 15, 2000 through March 14, 2000: 5.88500%

Collateral Interest Determination for the Interest Period of

February 14, 2000 to March 14, 2000: 5.88875%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-G

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 | \$0.000000 |
| 3. | The amount of distribution in respect of Collateral Monthly Principal | \$0.000000 |
| 4. | The amount of distribution in respect of Collateral Monthly Interest | \$5.146493 |

 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

The amount of the current monthly accumulation in respect of Class A Deficiency Amounts

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

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

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

 The amount of the current monthly accumulation in respect of Class B Additional Interest \$4.991424

\$0.000000

\$0.000000

\$5.128368

\$ 0.000000

\$0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
 - 1. The total amount of distribution from the Interest Funding Account

\$ 0.00

| | 2. | | amount of the current quarterly erest distribution in respect of s A | \$ 0.00 |
|----------|------|--------------|---|---------------------|
| | 3. | inte Clas | amount of the current quarterly erest distribution in respect of ss A set forth in 2 above per \$1,000 priginal certificate principal | \$ 0.000000 |
| | 4. | The | amount of the current quarterly erest distribution in respect of | \$ 0.00 |
| | 5. | inte Clas | amount of the current quarterly erest distribution in respect of as B set forth in 4 above per \$1,000 original certificate principal ant | \$ 0.000000 |
| <u> </u> | Ŧ. C | | to poor live the performance of the most | |
| D. | | | 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 | \$134,599,950.21 |
| | | (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 | \$11,876,463.35 |
| | | | the class b certificates | 711,070,403.33 |
| | | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$11,876,463.35 |
| | 0 | | | |
| | 2. | | 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 | \$48,263,301,515.80 |
| | | (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-H as of the end of the day on the last day of the related Monthly Period | \$1,200,000,000.00 |
| | | (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-H as of the end of the day on the last day of the related Monthly Period | \$1,200,000,000.00 |
| | | (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$1,020,000,000.00 |
| | | (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$1,020,000,000.00 |
| | | (f) | The amount of Principal Receivables in the Trust represented by the | |

| | Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$90,000 | 0,000.00 |
|-----|---|-------------------|----------|
| (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 | 0,000.00 |
| (h) | The Floating Investor Percentage with respect to the period: | | |
| | February 1, 2000 through February 29,2000 | 2.45% | |
| (i) | The Class A Floating Allocation with respect to the related Monthly Period | | 0.850 |
| (j) | The Class B Floating Allocation with respect to the related Monthly period | 0.075 | |
| (k) | The Collateral Floating Allocation with respect to the related Monthly Period | | 0.075 |
| (1) | The Fixed Investor Percentage with respect to the related Monthly Period | | N/A |

(o) The Collateral Fixed Allocation with

37 / 7

N/A

respect to the related Monthly Period

(m) The Class A Fixed Allocation with

(n) The Class B Fixed Allocation with

respect to the related Monthly Period N/A

respect to the related Monthly Period

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) | 30 - 59 days: | | 1.82% | 898,418,856.08 |
| (b) | 60 - 89 days: | | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | | 0.88% | 438,588,350.08 |
| | | Total | 5.01% | 2,476,255,638.20 |

4. Investor Default Amount

| (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$4,752,548.92 |
|-----|--|--------------------|
| (b) | The Class A Investor Default Amount for the related Monthly Period | \$4,039,666.74 |

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

\$356,441.09

| | (d) | The Collateral Default Amount for the related Monthly Period | \$35 | 6,441.09 |
|----|-------|--|------|----------|
| 5. | Inves | 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 | est 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) | \$5,552,805.21 |

| (b) | The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date | \$5,091,252.08 |
|---------|--|--------------------|
| (c) | The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date | \$461,553.13 |
| (d) | The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date | \$ 0.00 |
| 10. Av | ailable Funds | |
| (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$15,343,840.41 |
| (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,353,867.92 |
| (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,353,867.92 |
| 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 | \$15,981,340.41 |
| (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 | \$1,410,117.92 |
| (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 | \$1,410,117.92 |
| 12. Po: | rtfolio Yield | |
| (a) | The Portfolio Yield for the related Monthly Period | 14.05% |
| (b) | The Portfolio Adjusted Yield | 4.96% |
| LIBOR D | eterminations | |
| LIBOR r | ates for the related Interest Period: | |
| Class A | and Class B determination - | 6.09625% |
| Collate | ral Interest determination - | 5.88875% |
| | | |

Ε.

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-Н

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 | \$4.861528 |
| 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 | \$5.030694 |
| 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 | \$5.186771 |
| 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 | \$112,166,626.14 |
|----|------|--|---------------------|
| | (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 | \$9,897,056.16 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$9,897,056.16 |
| 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 | \$48,263,301,515.80 |
| | (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period | \$1,000,000,000.00 |
| | (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period | \$1,000,000,000.00 |
| | (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$850,000,000.00 |
| | (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$850,000,000.00 |
| | (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$75,000,000.00 |
| | (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period | \$75,000,000.00 |
| | (h) | The Floating Investor Percentage with respect to the period: | |
| | | February 1, 2000 through February 29,2000 | 2.04% |
| | (i) | The Class A Floating Allocation with respect to the related Monthly Period | 0.850 |
| | (j) | The Class B Floating Allocation with respect to the related Monthly period 0.075 | |
| | | | |

| (k) | The Collateral Floating Allocat with respect to the related Mon Period 0.075 | | | |
|------|---|---------------------------------------|-------------------|--------------------------|
| | | | | |
| (1) | The Fixed Investor Percentage with respect to the related Monthly Period | | 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 adelinquent as of the end of the | | | |
| rela | ted Monthly Period: | | _ | |
| | | Percentage of Total Receivables | Ac | regate count lance |
| (a) | 30 - 59 days: | 1.82% | 898,418 | ,856.08 |
| (b) | 60 - 89 days: | 0.97% | 478,468 | ,930.65 |
| (c) | 90 - 119 days: | 0.73% | 358,501 | ,841.19 |
| (d) | 120 - 149 days: | 0.61% | 302,277 | ,660.20 |
| (e) | 150 or more days: | 0.88% | 438,588 | ,350.08 |
| | Total | | 2,476,2 | 55,638.20 |
| Inve | stor Default Amount | | | |
| | | | | |
| (a) | The Aggregate Investor Default for the related Monthly Period | Amount | | ,457.69 |
| (b) | The Class A Investor Default Am for the related Monthly Period | ount | \$3,366, | 388.99 |
| (c) | The Class B Investor Default Am for the related Monthly Period | ount | \$297 , 03 | 4.35 |
| (d) | | | \$297 , 03 | 4.35 |
| Inve | stor Charge Offs | | | |
| (a) | The aggregate amount of Class A Investor Charge Offs for the re Monthly Period | | \$ 0.0 | 0 |
| (b) | The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount | in | \$ 0.0 | 0 |
| (c) | The aggregate amount of Class B Investor Charge Offs for the re Monthly Period | | \$ 0.0 | |

4.

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 |
|------|--|--------------|
| (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 | \$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 |

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|-----|-------|--------|-----|
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- (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
- \$ 0.00
- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
- \$ 0.00
- (c) The Collateral Interest as of the close of business on this Distribution Date
- \$75,000,000.00 _____
- (d) The Class B Investor Interest as of the close of business on this Distribution Date
- \$75,000,000.00

8. Principal Funding Account

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

9. Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- \$12,786,533.91
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- \$1,128,223.49
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- \$1,128,223.49 -----

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 \$13,317,783.91 -----

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

\$1,175,098.49

(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

\$1,175,098.49

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.05%

(b) The Portfolio Adjusted Yield

4.89%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

February 15, 2000 through March 14, 2000: Class A and Class B determination -

5.88500%

February 14, 2000 to March 14, 2000: Collateral Interest determination -

5.88875%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION, Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996**-**J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 | \$4.845417 |
| 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 | \$5.022639 |
| 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 | \$5.227049 |
| 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 | \$112,166,626.14 |
|----|------|--|---------------------|
| | (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 | \$9,897,056.16 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$9,897,056.16 |
| 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 | \$48,263,301,515.80 |
| | (b) | The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period | \$1,000,000,000.00 |
| | (c) | The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period | \$1,000,000,000.00 |
| | (d) | The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period | \$850,000,000.00 |
| | (e) | The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period | \$850,000,000.00 |
| | (f) | The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period | \$75,000,000.00 |
| | (g) | The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period | \$75,000,000.00 |
| | (h) | The Floating Investor Percentage with respect to the period: | |
| | | February 1, 2000 through February 29,2000 | 2.04% |
| | (i) | The Class A Floating Allocation with respect to the related Monthly Period 0.850 | |
| | (j) | The Class B Floating Allocation with respect to the related Monthly Period | 0.075 |

(k) The Collateral Floating Allocation

| | | with respect to the related Period | Monthly | 0.075 |
|----|----------|---|-----------------|---------------------------|
| | (1) | The Fixed Investor Percentagerespect to the related Month | | N/A |
| | (m) | The Class A Fixed Allocation respect to the related Month | | N/A |
| | (n) | The Class B Fixed Allocation respect to the related Month | | N/A |
| | (0) | The Collateral Fixed Allocat respect to the related Month | | N/A |
| | 3. Deli | nquent Balances | | |
| | were | aggregate amount of outstandi delinquent as of the end of ted Monthly Period: | - | |
| | | | of Total | Aggregate Account Balance |
| | (a) | 30 - 59 days: | 1.82% | 898,418,856.08 |
| | (b) | 60 - 89 days: | 0.97% | |
| | (c) | 90 - 119 days: | 0.73% | 358,501,841.19 |
| | (d) | 120 - 149 days: | 0.61% | |
| | (e) | 150 or more days: | 0.88% | 438,588,350.08 |
| | | Tot | al 5.01% | 2,476,255,638.20 |
| | 4. Inve | stor Default Amount | | |
| | (a) | The Aggregate Investor Defau for the related Monthly Peri | | \$ 3,960,457.69 |
| | (b) | The Class A Investor Default for the related Monthly Peri | | \$3,366,388.99 |
| | (c) | The Class B Investor Default for the related Monthly Peri | | \$297,034.35 |
| | (d) | The Collateral Default Amour the related Monthly Period | t for | \$297,034.35 |
| 5. | Investor | Charge Offs | | |
| | (a) | The aggregate amount of Class Investor Charge Offs for the Monthly Period | | \$ 0.00 |
| | (b) | The aggregate amount of Class Investor Charge Offs set for 5 (a) above per \$1,000 of or certificate principal amount | th in iginal | \$ 0.00 |
| | (c) | The aggregate amount of Clas Investor Charge Offs for the Monthly Period | | \$ 0.00 |
| | (d) | The aggregate amount of Clas Investor Charge Offs set for 5 (c) above per \$1,000 of or certificate principal amount | th in iginal | \$ 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 | |

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 \$12,786,533.91 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,128,223.49 (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,128,223.49 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 \$13,317,783.91 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$1,175,098.49

(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

\$1,175,098.49

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.05%

(b) The Portfolio Adjusted Yield

4.90%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

February 15, 2000 through March 14, 2000: Class A and Class B determination -

5.88500%

February 14, 2000 to March 14, 2000: Collateral Interest determination -

5.88875%

MBNA AMERICA BANK, NATIO Jack Fioravanti

NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1996-K

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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

\$5.335799

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

\$5.015590

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

4. The amount of the current monthly accumulation in respect of Class ${\tt B}$ Monthly Interest

\$0.000000 _____

5. The amount of the current monthly

\$5.192813 -----

accumulation in respect of Class B Deficiency Amounts

\$ 0.000000

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

\$0.000000 _____

- C. Information Regarding the Current Quarterly Interest Distribution
 - 1. The total amount of distribution from

| the Interest Funding Account 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 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 set forth in 4 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 5. The aggregate amount of Collections of Principal Receivables 6. The aggregate amount of Collections of Principal Receivables 7. Collection of Principal Receivables 8. O.000000 2. O.000000 3. The aggregate amount of Collections of Principal Receivables 9. O.00 9. O.000000 9. O.00000 9. O.000000 9. O.000000 9. O.000000 9. O.000000 9. O.000000 9. O.000000 9. | | | | |
|--|-----|----------------------|---|------------------|
| interest distribution in respect of Class A \$ 0.00 3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount \$ 0.000000 4. The amount of the current quarterly interest distribution in respect of Class B \$ 0.00 5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount \$ 0.000000 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 \$56,083,313.23 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,948,528.07 (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 \$4,948,528.07 | | the | Interest Funding Account | \$ 0.00 |
| Class A \$ 0.00 3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount \$ 0.000000 4. The amount of the current quarterly interest distribution in respect of Class B \$ 0.00 5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount \$ 0.000000 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 \$56,083,313.23 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,948,528.07 (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 \$4,948,528.07 | 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 \$56,083,313.23 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,948,528.07 (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 \$4,948,528.07 | | | | \$ 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 \$56,083,313.23 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,948,528.07 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,948,528.07 | 3. | inte Clas of o | rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal | |
| 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 \$56,083,313.23 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,948,528.07 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,948,528.07 | 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 \$4,948,528.07 | 5. | inte Clas of o | rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal | |
| (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 \$56,083,313.23 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,948,528.07 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,948,528.07 | Inf | ormat | ion Regarding the Performance of the Trust | |
| of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$56,083,313.23 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,948,528.07 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,948,528.07 | 1. | Coll | ection of Principal Receivables | |
| of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,948,528.07 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,948,528.07 | | (a) | of Principal Receivables processed during the related Monthly Period which were allocated in respect of | |
| of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,948,528.07 | | (b) | of Principal Receivables processed during the related Monthly Period which were allocated in respect of | \$4,948,528.07 |
| | | (c) | of Principal Receivables processed during the related Monthly Period which were allocated in respect of | |
| 2. Principal Receivables in the Trust | 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 \$48,263,301,515.80 | | (a) | Receivables in the Trust as of the end of the day on the last day of | |
| (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 | | (b) | in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last | \$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 | | (c) | in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the | |
| (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 | | (d) | in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of | |
| (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 | | (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 | | (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:

February 1, 2000 through February 29,2000 1.02%

(i) The Class A Floating Allocation with respect to the related Monthly ${\tt Period}$

0.850

(j) The Class B Floating Allocation with respect to the related Monthly period 0.075

(k) The Collateral Floating Allocation with respect to the related Monthly Period 0.075

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

N/A

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

N/A

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

N/A

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

3. Delinquent Balances

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

| | | : | Percentage of Total Receivables | Aggregate Account Balance |
|-----|-------------------|-------|---------------------------------------|---------------------------------|
| (a) | 30 - 59 days: | | 1.82% | 898,418,856.08 |
| (b) | 60 - 89 days: | | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | | 0.88% | 438,588,350.08 |
| | | Total | 5.01% | 2,476,255,638.20 |

4. Investor Default Amount

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

\$1,980,228.85

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

\$1,683,194.51

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

\$148,517.17

| | (d) | The Collateral Default Amount for the related Monthly Period | \$148,517.17 |
|----|------|--|--------------|
| 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 |

| | (a) | Fee payable by the Trust to the Servicer for the related Monthly | A440 F00 22 |
|----|-------|--|-----------------|
| | | Period | \$442,708.33 |
| | (b) | The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$39,062.50 |
| | (c) | The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$39,062.50 |
| | (d) | The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period | \$312,500.00 |
| 7. | 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 | \$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 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 | est 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) | \$2,326,356.34 |

\$2,326,356.34

| (b) | The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates | |
|----------|--|--------------------|
| | on the related Transfer Date | \$2,131,625.87 |
| (c) | The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date | \$194,730.47 |
| (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 | \$6,393,266.82 |
| (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$564,111.73 |
| (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$564,111.73 |
| 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 | \$6,658,891.82 |
| | in toopeed of the class is deferred | |
| (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 | \$587,549.23 |
| (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 | \$587,549.23 |
| 12. Por | tfolio Yield | |
| (a) | The Portfolio Yield for the related Monthly Period | 14.05% |
| (b) | The Portfolio Adjusted Yield | 4.92% |
| LIBOR De | terminations | |
| LIBOR ra | tes for the related Interest Period: | |
| Class A | and Class B determination - | 6.09625% |
| Collater | al Interest determination - | 5.88875% |

E.

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior 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 FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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. | of distribution in re Monthly Principal | | \$0.000000 |
|-----|--|--------------|-------------|
| 2. | of distribution in re Monthly Principal | | \$0.000000 |
| 3. | of distribution in re Monthly Principal | | \$0.000000 |
| 4. | of distribution in re Monthly Interest | - | \$4.869583 |
| 5. | of distribution in re Deficiency Amounts | - | \$0.000000 |
| 6. | of distribution in re Additional Interest | - | \$0.000000 |
| 7. | of distribution in re Monthly Interest | | \$5.022639 |
| 8. | of distribution in re Deficiency Amounts | _ | \$0.000000 |
| 9. | of distribution in re Additional Interest | - | \$0.000000 |
| 10. | of distribution in re Monthly Interest | - | \$5.505972 |
| 11. | of distribution in re Deficiency Amounts | • | \$0.000000 |
| 12. | of distribution in re 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 | \$112,166,626.14 |
|----|------|--|---------------------|
| | (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 | \$9,897,056.16 |
| | (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 | \$9,897,056.16 |
| 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 | \$48,263,301,515.80 |
| | (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 Percent respect to the period: | age with | |
|----|------|---|--------------|---------------------------------|
| | | February 1, 2000 through Febr | uary 29,2000 | 2.04% |
| | (k) | The Class A Floating Allocati with respect to the related M Period | | 0.850 |
| | (1) | The Class B Floating Allocati with respect to the related M Period | | 0.075 |
| | (m) | The Class C Floating Allocati with respect to the related M Period 0.075 | | |
| | (n) | The Fixed Investor Percentage respect to the related Monthl | | N/A |
| | (0) | The Class A Fixed Allocation respect to the related Monthl | | N/A |
| | (p) | The Class B Fixed Allocation respect to the related Monthl | | N/A |
| | (q) | The Class C Fixed Allocation respect to the related Monthl | | N/A |
| 3. | Deli | nquent Balances | | |
| | were | aggregate amount of outstanding delinquent as of the end of total Monthly Period: | | |
| | | | of Total | Aggregate Account Balance |
| | (a) | 30 - 59 days: | | 898,418,856.08 |
| | (b) | 60 - 89 days: | 0.97% | 478,468,930.65 |
| | (c) | 90 - 119 days: | 0.73% | 358,501,841.19 |
| | (d) | 120 - 149 days: | 0.61% | 302,277,660.20 |
| | (e) | 150 or more days: | 0.88% | 438,588,350.08 |
| | | Tota | | 2,476,255,638.20 |
| 4. | Inve | stor Default Amount | | |
| | (a) | The Aggregate Investor Defaul for the related Monthly Perio | | \$ 3,960,457.69 |
| | (b) | The Class A Investor Default for the related Monthly Perio | | \$3,366,388.99 |
| | (c) | | | |
| | | The Class B Investor Default for the related Monthly Perio | | \$297,034.35 |
| | (d) | | d | \$297,034.35 |

(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 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 |
| 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 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 | \$12,786,533.91 | | |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,128,223.49 | | |
| | (c) | The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,128,223.49 | | |
| 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 | \$13,317,783.91 | | |
| | (b) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$1,175,098.49 | | |
| | (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 | \$1,175,098.49 | | |
| | | | | | |
| 12. | Por | tfolio Yield | | | |
| | (a) | The Portfolio Yield for the related Monthly Period | 14.05% | | |
| | (b) | The Portfolio Adjusted Yield | 4.85% | | |
| LIBOR Determinations | | | | | |
| LIBO | LIBOR rates for the Interest Period of | | | | |

February 15, 2000 through March 14, 2000: 5.88500%

C.

MBNA AMERICA BANK,
NATIO Jack Fioravanti
NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1997-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 \$4.829306 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 \$4.982361 _____ 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 \$5.227049 _____ 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 | \$84,124,969.64 |
|------|---|------------------------------------|
| (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 | \$7,422,788.78 |
| (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$7,422,788.78 |
| 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 | \$48,263,301,515.80 |
| (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: | |
| | February 1, 2000 through February 29,2000 | 1.53% |
| (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 Allocat with respect to the related Mon | | | |
| | | Period | 1 | | 0.075 |
| | (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 | J/A |
| 3. | Deli | nquent Balances | | | |
| | were | aggregate amount of outstanding delinquent as of the end of the ted Monthly Period: | | | |
| | | | Percentage of Total Receivables | Ac | count |
| | (a) | 30 - 59 days: | 1.82% | | 8,856.08 |
| | (b) | 60 - 89 days: | 0.97% | 478,46 | i8,930.65 |
| | (c) | 90 - 119 days: | 0.73% | 358,50 | 1,841.19 |
| | (d) | 120 - 149 days: | 0.61% | 302,27 | 7,660.20 |
| | (e) | 150 or more days: | 0.88% | | 8,350.08 |
| | | Total | 5.01% | 2,476,25 | 5,638.20 |
| 4. | Inve | stor Default Amount | | | |
| | (a) | The Aggregate Investor Default for the related Monthly Period | Amount | \$2,970, | 343.10 |
| | (b) | The Class A Investor Default Am for the related Monthly Period | ount | \$2,524, | 791.72 |
| | (c) | The Class B Investor Default Am for the related Monthly Period | ount | \$222 , 77 | 5.69 |
| | (d) | The Collateral Default Amount f the related Monthly Period | or | \$222 , 77 | 5.69 |
| 5. | Inve | stor Charge Offs | | | |
| | (a) | The aggregate amount of Class A Investor Charge Offs for the re Monthly Period | | \$ 0.0 | 0 |
| | (b) | The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount | in | \$ 0.0 | 0 |
| | (c) | The aggregate amount of Class B Investor Charge Offs for the re Monthly Period | | \$ 0.0 | 0 |

(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 |
| | (e) | The Class B Adjusted Investor Interest as of the close of business on this Distribution Date | | ,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, | 589,900.39 |

(b) The amount of Class B Available Funds

| | on deposit in the Finance Charge Account on the related Transfer Date | \$846,167.35 |
|---|---|----------------|
| (c |) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$846,167.35 |
| 10. C | ollection 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 | \$9,988,337.89 |
| (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 | \$881,323.60 |
| (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 | \$881,323.60 |
| 11. P | ortfolio Yield | |
| (a |) The Portfolio Yield for the related Monthly Period | 14.05% |
| (b |) The Portfolio Adjusted Yield | 4.93% |
| C. Floati | ng Rate Determinations | |
| | rates for the related Interest Period: A and Class B determination - | 5.88500% |
| Colla | teral Interest determination - | 5.88875% |
| MBNA AMER Jack Fior NA ASSOCIATI | avanti TIONAL | |

1997-C

Servicer

Name: Jack Fioravanti Title: Senior Vice Presiden

| FORM | OF | MONTHLY | ${\tt CERTIFICATEHOLDERS"}$ | STATEMENT |
|-------|------|---------|-----------------------------|-----------|
| SERTE | es 1 | 1997-E | | |

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 \$5.122326 _____ 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 ${\tt A}$ Monthly Interest \$4.930000 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 \$5.091111 5. The amount of the current monthly accumulation in respect of Class B \$ 0.000000 Deficiency Amounts
 - 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 crest distribution in respect of s A | \$ 0.00 |
| 3. | inte Clas | amount of the current quarterly crest distribution in respect of s A set forth in 2 above per \$1,000 criginal 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 crest distribution in respect of s B set forth in 4 above per \$1,000 criginal 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 | \$84,124,969.64 |
| | (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 | \$7,422,788.78 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$7,422,788.78 |
| 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 | \$48,263,301,515.80 |
| | (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: | |
| | February 1, 2000 through February 29,2000 | 1.53% |
| (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 Period0.075 | |
| (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 | NI / 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:

N/A

respect to the related Monthly Period

| | | | Percentage of Total | Aggregate Account |
|-----|-------------------|-------|---------------------|-------------------|
| | | | Receivables | Balance |
| (a) | 30 - 59 days: | | 1.82% | 898,418,856.08 |
| (b) | 60 - 89 days: | | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | | 0.88% | 438,588,350.08 |
| | | Total | 5.01% | 2,476,255,638.20 |

\$ 0.000000

| 4. | Inve | stor Default Amount | | |
|----|------|---|----------|-------------------------------|
| | (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$2, | 970,343.10 |
| | (b) | The Class A Investor Default Amount for the related Monthly Period | \$2, | .524 , 791 . 72 |
| | (c) | The Class B Investor Default Amount for the related Monthly Period | | 22,775.69 |
| | (d) | The Collateral Default Amount for the related Monthly Period | | 22 , 775.69 |
| 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

| | (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 | | | |
| 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. 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) | \$6,740,250.00 | | |
| (b) | The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date | \$3,142,875.00 | | |
| (c) | The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date | \$286,375.00 | | |
| (d) | The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date | \$15,246.22 | | |
| 10. Available Funds | | | | |
| (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$9,605,146.61 | | |
| (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$846,167.35 | | |
| (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$846,167.35 | | |
| | | | | |

The aggregate amount of Collections of Finance Charge Receivables and Annual

(a)

| | Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates | \$10,003,584.11 | | |
|---------------------------------|--|-----------------|--|--|
| (b) | The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$881,323.60 | | |
| (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 | \$881,323.60 | | |
| 12. Por | rtfolio Yield | | | |
| (a) | The Portfolio Yield for the related Monthly Period | 14.07% | | |
| (b) | The Portfolio Adjusted Yield | 4.97% | | |
| E. Floating Rate Determinations | | | | |
| | ates for the related Interest Period: and Class B determination - | 6.04000% | | |
| Collater | ral Interest determination - | 5.88875% | | |
| COTTACET | ar interest determination - | J.000/J% | | |

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1997-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 \$4.974305 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 \$5.171185 -----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 | \$79 , 176 , 441.63 |
|----|------|--|-----------------------------------|
| | (b) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$6,993,915.86 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$6,993,915.86 |
| 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 | \$48,263,301,515.80 |
| | (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 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 |
| | (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 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 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 last day of the related Monthly period | \$53,000,000.00 |
| | (i) | The Floating Investor Percentage with respect to the period: | |
| | | February 1, 2000 through February 29,2000 | 1.44% |

(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 | |
| 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) | 30 - 59 days: | | 1.82% | 898,418,856.08 |
| (b) | 60 - 89 days: | | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | | 0.88% | 438,588,350.08 |
| | | Total | 5.01% | 2,476,255,638.20 |

4. Investor Default Amount

| (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$2,796,082.89 |
|-----|--|----------------|
| (b) | The Class A Investor Default Amount for the related Monthly Period | \$2,376,274.59 |
| (c) | The Class B Investor Default Amount for the related Monthly Period | \$209,904.15 |
| (d) | The Collateral Default Amount for the related Monthly Period | \$209,904.15 |

5. Investor Charge Offs

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

\$ 0.00

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

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

(c) The amount of the Collateral Servicing

| | | Servicer for the related Monthly | ¢EE 200 22 |
|----|------|--|-----------------------|
| | | 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 Distributi 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 | \$ 0.00 |
| | | (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

| | | 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 | \$430,575.67 |
| | (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 | \$ 9,456,363.89 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$797,277.74 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$797,277.74 |
| 12. | Colle | 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 | \$ 9,831,363.89 |
| | (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 | \$ 830,402.74 |
| | (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 | \$ 830,402.74 |

in the Reserve Account deposited in the

| C. Floating Rate Determinations | |
|---|----------|
| LIBOR rates for the related Interest Period: Class A and Class B determination - | 5.88500% |
| Collateral Interest determination - | 5.88875% |
| 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 |
| 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 |

4.98%

(b) The Portfolio Adjusted Yield

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Name: Jack Fioravanti Title: Senior Vice President

1997-F

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 \$4.990417 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 \$5.267326 -----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 | \$84,124,969.64 |
|----|------|--|---------------------|
| | (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 | \$7,422,788.78 |
| | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$7,422,788.78 |
| 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 | \$48,263,301,515.80 |
| | (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 | \$56,250,000.00 |
| | (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: | |
| | | February 1, 2000 through February 29,2000 | 1.53% |

| (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) | 30 - 59 days: | | 1.82% | 898,418,856.08 |
| (b) | 60 - 89 days: | | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | | 0.88% | 438,588,350.08 |
| | | Total | 5.01% | 2,476,255,638.20 |

4. Investor Default Amount

| (a) | The Aggregate Investor Default Amount for the related Monthly Period | \$2,970,343.10 |
|-----|--|----------------|
| (b) | The Class A Investor Default Amount for the related Monthly Period | \$2,524,791.72 |
| (c) | The Class B Investor Default Amount for the related Monthly Period | \$222,775.69 |
| (d) | The Collateral Default Amount for the related Monthly Period | \$222,775.69 |

5. Investor Charge Offs

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

\$ 0.00

(b) The aggregate amount of Class A

| | Servicer for the related Monthly Period | \$58 , 593.75 |
|------|--|----------------------|
| (b) | The amount of the Class B Servicing Fee payable by the Trust to the | |
| (a) | The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period | \$664,062.50 |
| Inve | stor Servicing Fee | |
| (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 |
| (k) | The aggregate amount of Collateral 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- bution 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 |
| (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 |
| (g) | The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date | \$ 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 |
| (e) | The aggregate amount of Collateral 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 |
| (c) | The aggregate amount of Class B Investor Charge Offs for the related Monthly Period | \$ 0.00 |
| | Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount | \$ 0.00 |

(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 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 | \$ 10,401,965.95 |
| | (b) | Class B Available Funds plus Servicer Interchange Allocated to Class B | \$ 881,323.60 |
| | (c) | Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest | \$ 881,323.60 |
| 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 | | |
| | | 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 | \$41 | 13,628.06 |
| | (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 | \$10 | 0,003,528.45 |
| | (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | | 846,167.35 |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | | 846,167.35 |
| 14. | Port | folio Yield | | |
| | (a) | The Portfolio Yield for the related Monthly Period14.05% | | |
| | (b) | The Portfolio Adjusted Yield4.94% | | |
| C. Floa | ting | Rate Determinations | | |
| LIB | OR ra | tes for the related Interest Period: | | |
| Cla | ss B | determination -5.88500% | | |
| Col | later | al Interest determination -5.88875% | | |
| | | 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 | | |
| | fund | ed?No | | |
| 3. | | aggregate amount of funds withdrawn from Interest Reserve Account, if any | \$(- | 0.00 |
| Д | Нош | any funds withdrawn from the Interest | | |

4. How any funds withdrawn from the Interest

Reserve Account were utilized?

5. Has the Interest Rate Swap been Terminated?

No

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1997-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 \$4.837361 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 \$4.982361 _____ 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 \$5.247188 _____ 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

February 1, 2000 through February 29,2000 1.53%

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 Monperiod | | 0.075 |
|------|--|-------------------------------------|------------------|
| (1) | The Collateral Floating Allocat with respect to the related Mon Period | | 0.075 |
| (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 | | |
| Deli | nquent Balances | | |
| were | aggregate amount of outstanding delinquent as of the end of the ted Monthly Period: | | |
| | | Percentag of Total Receivable | Account |
| (a) | 30 - 59 days: | 1.82% | 898,418,856.08 |
| (b) | 60 - 89 days: | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | 0.88% | 438,588,350.08 |
| | Total | 5.01% | 2,476,255,638.20 |
| Inve | stor Default Amount | | |
| (a) | The Aggregate Investor Default for the related Monthly Period | Amount | \$2,970,343.10 |
| (b) | The Class A Investor Default Am for the related Monthly Period | nount | \$2,524,791.72 |
| (c) | The Class B Investor Default Am for the related Monthly Period | nount | \$222,775.69 |
| (d) | The Collateral Default Amount f the related Monthly Period | Tor | \$222,775.69 |
| 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 | in | \$ 0.00 |
| (c) | The aggregate amount of Class B Investor Charge Offs for the re Monthly Period | | \$ 0.00 |

4.

(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

| 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 | |
| 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 | | |

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

\$846,167.35

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

\$846,167.35

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

\$9,988,337.89

(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

\$881,323.60

(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

\$881,323.60

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.05%

(b) The Portfolio Adjusted Yield

4.91%

C. Floating Rate Determinations

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

Collateral Interest determination -

5.88500% -----5.88875%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice Presiden FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 \$4.837361 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 \$4.998472 _____ 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 \$5.307604 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 \$7,422,788.78 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,422,788.78 2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$48,263,301,515.80 (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: February 1, 2000 through February 29,2000 1.53% (j) The Class A Floating Allocation

(k) The Class B Floating Allocation with respect to the related Monthly period 0.075

Period

with respect to the related Monthly

| (1) | The Collateral Floating Allocat with respect to the related Mon | | |
|------|--|------------|--------------------|
| | Period | | 0.075 |
| (m) | The Fixed Investor Percentage w | ith | |
| | respect to the related Monthly | | 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 |
| | respect to the related honour, | 101100 | |
| Deli | nquent Balances | | |
| | aggregate amount of outstanding 1 | | |
| | delinquent as of the end of the ted Monthly Period: | day on the | last day of the |
| | | Percentage | Aggregate |
| | | of Total | Account Balance |
| (a) | 30 - 59 days: | 1.82% | 898,418,856.08 |
| | - | | |
| | 60 - 89 days: | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | 0.88% | 438,588,350.08 |
| | Total | 5 01% | 2,476,255,638.20 |
| | 10001 | | |
| Inve | stor Default Amount | | |
| (a) | The Aggregate Investor Default | Amount | |
| | for the related Monthly Period | | \$2,970,343.10 |
| (b) | The Class A Investor Default Am | ount | |
| | for the related Monthly Period | | \$2,524,791.72 |
| (c) | The Class B Investor Default Am | 011n+ | |
| (0) | for the related Monthly Period | Ouric | \$222,775.69 |
| | | | |
| (d) | The Collateral Default Amount for the related Monthly Period | or | \$222,775.69 |
| | | | |
| Inve | stor Charge Offs | | |
| (a) | The aggregate amount of Class A Investor Charge Offs for the re | | |
| | Monthly Period | 14004 | \$ 0.00 |
| (1.) | | | |
| (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 re | | |
| | Monthly Period | | \$ 0.00 |
| | | | |

4.

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 |
|------|--|--------------|
| (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 |
| | (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 (1) The Reserve Draw Amount deposited in the Finance Charge Account to be | \$ 0.00 |
| | | treated as Class A Available Funds (2) The Reserve Draw Amount deposited in the Finance Charge Account to be | \$ 0.00 |
| | (f) | 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. | Avai | lable Funds | |
| | (a) | The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$9,589,900.39 |
| | (h) | The amount of Class B Available Funds | |

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

| | | on the related Transfer Date | \$846,167.35 |
|-----|------|---|----------------|
| | | on one related framerer base | |
| | (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$846,167.35 |
| 10. | 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 and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates | \$9,988,337.89 |
| | (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 | \$881,323.60 |
| | (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 | \$881,323.60 |
| 11. | Port | folio Yield | |
| | (a) | The Portfolio Yield for the related Monthly Period | 14.05% |

(b) The Portfolio Adjusted Yield

4.91%

C. Floating Rate Determinations

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

Collateral Interest determination -

5.88500% 5.88875%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior 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 FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 \$5.146493
 - 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 \$4.954167
 - 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 \$0.00000
 - 4. The amount of the current monthly accumulation in respect of Class B
 Monthly Interest \$5.083056
 - 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 | 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: Class | 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: Class | 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 | | 1,124,969.64 |
| | | (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 | | 422 , 788.78 |
| | | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | | 422,788.78 |
| | 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 | | 8,263,301,515.80 |
| | | (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 | | 50,000,000.00 |
| | | (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 | | 50,000,000.00 |
| | | (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 | | 37,500,000.00 |
| | | (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 | he last | |
|---------|------|--|---------------------------------------|------------------|
| | | day of the related Monthly Per | riod | \$637,500,000.00 |
| | (f) | The amount of Principal Receivin the Trust represented by the Class B Investor Interest as of the end of the day on the last of the related Monthly Period | he of t day | \$56,250,000.00 |
| | (g) | The amount of Principal Receive the Trust represented by the Cadjusted Interest as of the enday on the last day of the remonthly period | Class B nd of the | \$56,250,000.00 |
| | (h) | The amount of Principal Receive the Trust represented by the Continuous as of the end of the last day of the related Month. | Collateral day on the | \$56,250,000.00 |
| | (i) | The Floating Investor Percentarespect to the period: | age with | |
| Februar | y 1, | 2000 through February 29,20001. | .53% | |
| | (j) | The Class A Floating Allocation with respect to the related More Period | | 0.850 |
| | (k) | The Class B Floating Allocation with respect to the related Morperiod 0.075 | | |
| | (1) | The Collateral Floating Alloca with respect to the related Mc Period | | 0.075 |
| | (m) | The Fixed Investor Percentage respect to the related Monthly | | N/A |
| | (n) | The Class A Fixed Allocation we respect to the related Monthly | | N/A |
| | (0) | The Class B Fixed Allocation we respect to the related Monthly | | N/A |
| | (p) | The Collateral Fixed Allocation respect to the related Monthly | | N/A |
| 3. | Deli | nquent Balances | | |
| | were | aggregate amount of outstanding e delinquent as of the end of th ted Monthly Period: | - | |
| | | | Percentage of Total Receivables | Account |
| | (a) | 30 - 59 days: | 1.82% | 898,418,856.08 |
| | (h) | 60 - 89 days: | 0.97% | 478,468,930.65 |
| | (5) | | | |
| | | 90 - 119 days: | 0.73% | 358,501,841.19 |
| | (c) | 90 - 119 days: 120 - 149 days: | | |

4. Investor Default Amount (a) The Aggregate Investor Default Amount \$2,970,343.10 for the related Monthly Period ______ (b) The Class A Investor Default Amount for the related Monthly Period \$2,524,791.72 -----(c) The Class B Investor Default Amount \$222,775.69 for the related Monthly Period (d) The Collateral Default Amount for the related Monthly Period \$222,775.69 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original \$ 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 |

\$

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 but prior to withdrawals) \$6,769,640.63 The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date \$3,158,281.25 -----The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date \$285,921.88 The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$15,285.66 _____ 10. Available Funds The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,605,186.05 The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35 The amount of Collateral Available Funds on deposit in the Finance Charge

Account on the related Transfer Date

\$846,167.35

11. Collection of Finance Charge Receivables

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

\$10,003,623.55 -----

(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

\$881,323.60

(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

\$881,323.60

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.07%

(b) The Portfolio Adjusted Yield

4.94%

E. Floating Rate Determinations

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

Collateral Interest determination -

6.04000% -----5.88875%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1997-M

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-N

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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).

of any accrued and unpaid Collateral

Monthly 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 \$5.122326

 5. The amount of distribution in respect
- 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

1. The amount of the current monthly accumulation in respect of Class ${\tt A}$ Monthly Interest \$4.967257 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 \$5.096146 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 | \$100,949,961.04 |
| | | (b) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates | \$8,907,349.16 |
| | | (c) | The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest | \$8,907,349.16 |
| | 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 | \$48,263,301,515.80 |
| | | (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 | \$900,000,000.00 |
| | | (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 | \$900,000,000.00 |
| | | (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 | \$765,000,000.00 |
| | | (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: | |
| | February 1, 2000 through February 29,20001. | 83% |
| (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 PeriodO | 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 |
| Deli | nquent Balances | |
| were | aggregate amount of outstanding balances in e delinquent as of the end of the day on the sted Monthly Period: | |
| | Percentage | e Aggregate |

| | | Percentage of Total Receivables | Aggregate Account Balance |
|-----|-------------------|---------------------------------------|---------------------------------|
| (a) | 30 - 59 days: | 1.82% | 898,418,856.08 |
| (b) | 60 - 89 days: | 0.97% | 478,468,930.65 |
| (c) | 90 - 119 days: | 0.73% | 358,501,841.19 |
| (d) | 120 - 149 days: | 0.61% | 302,277,660.20 |
| (e) | 150 or more days: | 0.88% | 438,588,350.08 |

Total 5.01% 2,476,255,638.20 -----4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,564,411.71 _____ (b) The Class A Investor Default Amount \$3,029,749.99 for the related Monthly Period (c) The Class B Investor Default Amount for the related Monthly Period \$267,330.86 -----(d) The Collateral Default Amount for the related Monthly Period \$267,330.86 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related $% \left(1\right) =\left(1\right) \left(1\right)$ 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 \$ 0.000000 certificate principal amount (e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 Period (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-\$ 0.00 ceding this Distribution Date _____ (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 \$ 0.000000 this Distribution Date (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-

(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

ceding this Distribution Date

\$ 0.00

| | | | 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 Distributi Date | on \$67,500,000.00 |
| 8. | Prin | 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 |
|----------|---|---------------------|
| (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) | \$4,143,941.40 |
| (b) | The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date | \$3,799,951.56 |
| (c) | The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date | \$343,989.84 |
| (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 | \$11,507,880.11 |
| (b) | The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,015,401.11 |
| (c) | The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date | \$1,015,401.11 |

11. Collection of Finance Charge Receivables

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

\$11,986,005.11 -----

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

\$1,057,588.61

(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

\$1,057,588.61

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.05%

(b) The Portfolio Adjusted Yield

5.00%

E. Floating Rate Determinations

LIBOR rates for the related Interest Period:

Class A and Class B determination - $\,$

6.09625%

Collateral Interest determination -

5.88875%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti

Title: Senior Vice President

1997-N

CLASS A CUSI262TDC4Exhibit 20.29 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 FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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\$0.00000
- 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\$4.829306
- 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\$4.950139

- 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 \$5.186771
- 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 \$84,124,969.64
- (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 \$7,422,788.78

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,422,788.78 ______

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$48,263,301,515.80

(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:

February 1, 2000 through February 29,2000 1.53%

(j) The Class A Floating Allocation with 0.850 respect to the related Monthly Period _ _____

(k) The Class B Floating Allocation with respect to the related Monthly Period 0.075

(1) The Collateral Floating Allocation with

0.075 respect to the related Monthly Period

(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 Period

(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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.82%898,418,856.08

(b) 60 - 89 days: 0.97%478,468,930.65

(c) 90 - 119 days:0.73%358,501,841.19

- -----(d) 120 - 149 days: 0.61%302,277,660.20

_ _____

(e) 150 or more days: 0.88%438,588,350.08 - -----

Total5.01%2,476,255,638.20

_ _____

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,970,343.10

(b) The Class A Investor Default Amount for the related Monthly Period \$2,524,791.72

(c) The Class B Investor Default Amount for the related Monthly Period \$222,775.69

(d) The Collateral Default Amount for the related Monthly Period \$222,775.69

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

6. Investor Servicing Fee

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

(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 \$9,589,900.39 _____
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35
- 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 \$9,988,337.89
- (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 \$881,323.60

(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 \$881,323.60

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.05%

(b) The Portfolio Adjusted Yield 4.93%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.88500% - -----

Collateral Interest determination - 5.88875%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1998-A

CLASS A CUSI262TDF7Exhibit 20.30 CLASS B CUSIP 55262TDG5

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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\$4.805139
- 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\$4.942083
- 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 Minimum Monthly Interest \$5.291667
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$84,124,969.64

(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 \$7,422,788.78

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,422,788.78

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$48,263,301,515.80

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-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 1998-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 Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00

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

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

February 1, 2000 through February 29,20001.53%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.850 $\,$

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075

(m) The Collateral Floating Allocation with respect to the related Monthly ${\tt Period0.075}$

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(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) 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) 30 - 59 days:1.82%898,418,856.08 - -----(b) 60 - 89 days: 0.97%478,468,930.65 _ _____ (c) 90 - 119 days:0.73%358,501,841.19 (d)120 - 149 days:0.61%302,277,660.20 _ _____ (e) 150 or more days: 0.88%438,588,350.08 - -----Total5.01%2,476,255,638.20 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,970,343.10 (b) The Class A Investor Default Amount for the related Monthly Period \$2,524,791.72 (c) The Class B Investor Default Amount for the related Monthly Period \$222,775.69 (d) The Collateral Default Amount for the related Monthly Period \$222,775.69 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 -----(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$0.00 \$\$
- 6. Investor Servicing Fee
- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$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 Amount as of the close of business on this Distribution Date \$56,250,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00

- -----

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

(f) 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 \$9,589,900.39
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35
- 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 \$9,988,337.89

(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 \$881,323.60

(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 \$881,323.60

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 14.05%
- (b) The Portfolio Adjusted Yield 4.98%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.88500%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Jack Fioravanti

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1998-C

CLASS A CUS262TDH3Exhibit 20.31 CLASS B CUSIP55262TDJ9

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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\$4.833333
- 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\$4.942083
- 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 Minimum Monthly Interest \$5.250000
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$62,681,346.26

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,542,352.14

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,542,352.14

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 \$48,263,301,515.80

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-D as of the end of the day on the last day of the related Monthly Period \$559,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-D as of the end of the day on the last day of the related Monthly Period \$559,000,000.00

(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 \$475,000,000.00

(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\$475,000,000.00

(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 \$42,000,000.00

(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 \$42,000,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$42,000,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$42,000,000.00

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

February 1, 2000 through February 29,2000 1.14%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.850 $\,$

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075

(m) The Collateral Floating Allocation with respect to the related Monthly ${\tt Period0.075}$

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(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) 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) 30 - 59 days:1.82%898,418,856.08 - -----(b) 60 - 89 days: 0.97%478,468,930.65 _ _____ (c) 90 - 119 days:0.73%358,501,841.19 (d)120 - 149 days:0.61%302,277,660.20 _ _____ (e) 150 or more days: 0.88%438,588,350.08 - -----Total5.01%2,476,255,638.20 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,213,895.79 (b) The Class A Investor Default Amount for the related Monthly Period \$1,881,217.27 (c) The Class B Investor Default Amount for the related Monthly Period \$166,339.26 (d) The Collateral Default Amount for the related Monthly Period \$166,339.26 _____ 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 \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$494,791.67

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$43,750.00

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$43,750.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$349,375.00

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 Amount as of the close of business on this Distribution Date \$42,000,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$42,000,000.00

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(e) The Class B Investor Interest as of the close of business on this Distribution Date \$42,000,000.00

(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$42,000,000.00

8. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$7,491,344.98

(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 \$658,055.17

(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 \$658,055.17

9. Principal Funding Account

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

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

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

(d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 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 Funds\$ 0.00
- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date\$49,054.30

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

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$7,194,469.98
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$631,805.17
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$631,805.17

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.05%

- (b) The Portfolio Adjusted Yield 5.06%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.88500%

- $\ensuremath{\text{D.}}$ Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? Yes
- 2. Has the Interest Reserve Account been funded? Yes
- 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

5. Has the Interest Rate Swap been terminated? No

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1998-D

CLASS A CUSI262TDK6Exhibit 20.32 CLASS B CUSIP 55262TDL4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 Minimum Monthly Interest \$5.500000
- 5.The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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\$ 4.982361

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\$ 5.131389
- 5.The amount of the current monthly accumulation in respect of Class B Deficiency Amounts \$0.000000
- 6. The amount of the current monthly accumulation in respect of Class B Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1. The total amount of distribution from the Interest Funding Account\$ 0.00

2.The amount of the current quarterly interest distribution in respect of Class A\$ 0.00

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

4.The amount of the current quarterly interest distribution in respect of Class B\$ 0.00 $\,$

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

- D.Information Regarding the Performance of the Trust
- 1. Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$98,970,553.68
- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$8,735,798.65
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,735,798.65
- 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 \$48,263,301,515.80
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period \$882,400,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period \$882,400,000.00
- (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 \$750,000,000.00
- (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\$750,000,000.00

(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 \$66,200,000.00

(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 \$66,200,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$66,200,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$66,200,000.00

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

February 1, 2000 through February 29,2000 1.80%

(k)The Class A Floating Allocation with
respect to the related Monthly Period0.850

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075

(m) The Collateral Floating Allocation with
respect to the related Monthly Period0.075

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A $\,$

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

(p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A $\,$

(q) 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) 30 - 59 days:1.82%898,418,856.08

(b) 60 - 89 days: 0.97%478,468,930.65

- -----

(c) 90 - 119 days:0.73%358,501,841.19

- -----

(d) 120 - 149 days: 0.61%302,277,660.20

- -----

(e) 150 or more days: 0.88% 438,588,350.08

- -----

Total5.01%2,476,255,638.20

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,494,707.74

| (b) The Class A Investor Default Amount fo the related Monthly Period \$2,970,343.24 |
|---|
| (c) The Class B Investor Default Amount fo the related Monthly Period \$262,182.25 |
| (d) The Collateral Default Amount for the related Monthly Period \$262,182.25 |

5. Investor Charge Offs

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

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

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

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

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

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

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

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

...

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

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

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

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

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee

payable by the Trust to the Servicer for the related Monthly Period\$781,250.01

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$68,958.33

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$68,958.33

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$551,500.00

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 Amount as of the close of business on this Distribution Date \$66,200,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$66,200,000.00

- -----

(e) The Class B Investor Interest as of the close of business on this Distribution Date \$66,200,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$66,200,000.00

- 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

(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. Interest Funding Account

- (a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$8,012,369.66
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$3,736,770.83
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$339,697.94
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$18,091.71

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,300,326.81
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$995,845.44
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$995,845.44

- 11. Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$11,769,076.81

- (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 \$1,037,220.44
- (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 \$1,037,220.44

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 14.07%

- -----

(b) The Portfolio Adjusted Yield 4.91%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.04000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1998-E

CLASS A CUSI262TDM2Exhibit 20.33 CLASS B CUSIP 55262TDN0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 Minimum Monthly Interest\$5.375000
- 5. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$ 5.011562

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\$ 5.156562
- 5.The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000
- 6. The amount of the current monthly

accumulation in respect of Class B Additional Interest\$ 0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
- 1. The total amount of distribution from the Interest Funding Account\$7,290,308.60

2. The amount of the current quarterly interest distribution in respect of Class A\$6,683,523.44

- 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\$ 15.725938
- 4. The amount of the current quarterly interest distribution in respect of Class B\$606,785.16
- 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\$ 16.180938
- D.Information Regarding the Performance of the Trust
- 1. Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$56,083,313.23
- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,948,528.07
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,948,528.07
- 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 \$48,263,301,515.80
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-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 1998-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 \$425,000,000.00
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$425,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$37,500,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$37,500,000.00

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

February 1, 2000 through February 29,2000 1.02%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.850 $\,$

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075

(m) The Collateral Floating Allocation with
respect to the related Monthly Period0.075

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A $\,$

(o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A $\,$

(p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A $\,$

(q) 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) 30 - 59 days:1.82%898,418,856.08

(b) 60 - 89 days: 0.97%478,468,930.65

- -----(c) 90 - 119 days:0.73%358,501,841.19

(d) 120 - 149 days: 0.61%302,277,660.20

- -----

(e)150 or more days:0.88%438,588,350.08

Total5.01%2,476,255,638.20

_ _____

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

| the related Monthly Period \$1,980,228.85 |
|--|
| (b) The Class A Investor Default Amount for the related Monthly Period \$1,683,194.51 |
| (c) The Class B Investor Default Amount for the related Monthly Period \$148,517.17 |
| (d) The Collateral Default Amount for the related Monthly Period \$148,517.17 |
| 5.Investor Charge Offs |
| (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 |
| (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 |
| (c)The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 |
| (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 |
| (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 |
| (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 |
| (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 |
| (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 |
| (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 |
| (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 |
| (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 |
| (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 |

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

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

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

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

7.Reallocations

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

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

(c) The Collateral Interest Amount as of the close of business on this Distribution Date \$37,500,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$37,500,000.00

- -----

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

(f) The Class B Adjusted 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 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 \$

(2) The Reserve Draw Amount deposited in the Finance Charge Account to be 0.00 treated as Class B Available Funds \$

(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. Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$7,290,308.60 _____

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$2,129,914.06

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$193,371.09

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$22,831.36

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,416,098.18
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$564,111.73

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$564,111.73

11. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$6,681,723.18

(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 \$587,549.23

(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 \$587,549.23

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 14.10%

(b) The Portfolio Adjusted Yield 4.93%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.12125%

MBNA AMERICA BANK,
NATIO Jack Fioravanti
NAL
ASSOCIATION,
Servicer

Name: Jack Fioravanti Title: Senior Vice President

1998-F

CLASS A CUSI262TDP5Exhibit 20.34 CLASS B CUSIP 55262TDQ3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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\$0.00000
- 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\$4.845417
- 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 \$5.062917

- 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 \$5.444549
- 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 \$84,124,969.64
- (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 \$7,422,788.78

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,422,788.78

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$48,263,301,515.80

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-G 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-G 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:

February 1, 2000 through February 29,2000 1.53%

- (j) The Class A Floating Allocation with respect to the related Monthly Period0.850
- (k)The Class B Floating Allocation with
 respect to the related Monthly Period0.075

- (1) The Collateral Floating Allocation with respect to the related Monthly Period0.075 $\,$
- (m) The Fixed Investor Percentage with respect to the related Monthly ${\tt PeriodN/A}$
- (n) The Class A Fixed Allocation with respect to the related Monthly ${\tt PeriodN/A}$

- -----

(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) 30 - 59 days:1.82%898,418,856.08 (b) 60 - 89 days: 0.97%478,468,930.65 (c) 90 - 119 days:0.73%358,501,841.19 - -----(d) 120 - 149 days: 0.61%302,277,660.20 _ _____ (e) 150 or more days: 0.88%438,588,350.08 - -----Total5.01%2,476,255,638.20 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,970,343.10 (b) The Class A Investor Default Amount for the related Monthly Period \$2,524,791.72 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$222,775.69 (d) The Collateral Default Amount for the related Monthly Period \$222,775.69 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.0

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

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

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

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

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

6. Investor Servicing Fee

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

(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 \$9,589,900.39 _____
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35
- 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 \$9,988,337.89
- (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 \$881,323.60

(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 \$881,323.60

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.05%

(b) The Portfolio Adjusted Yield 4.88%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.88500% - -----

Collateral Interest determination - 5.88875%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1998-G

CLASS A CUSI262TDR1Exhibit 20.35 CLASS B CUSIP 55262TDS9

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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\$4.950139
- 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 \$5.151528

- 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 \$5.428438
- 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 \$84,124,969.64
- (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 \$7,422,788.78

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,422,788.78

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$48,263,301,515.80

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-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 1998-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 \$56,250,000.00

(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:

February 1, 2000 through February 29,2000 1.53%

(j) The Class A Floating Allocation with respect to the related Monthly Period0.850 _ _____

(k) The Class B Floating Allocation with respect to the related Monthly Period0.075

(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 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) 30 - 59 days:1.82%898,418,856.08 (b) 60 - 89 days: 0.97%478,468,930.65 (c) 90 - 119 days:0.73%358,501,841.19 - -----(d) 120 - 149 days: 0.61%302,277,660.20 _ _____ (e) 150 or more days: 0.88%438,588,350.08 - -----Total5.01%2,476,255,638.20 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,970,343.10 (b) The Class A Investor Default Amount for the related Monthly Period \$2,524,791.72 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$222,775.69 (d) The Collateral Default Amount for the related Monthly Period \$222,775.69 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.0

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

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

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

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

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

6. Investor Servicing Fee

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

 $(f)\,\mathrm{The}$ Class A Investor Interest as of the close of business on this Distribution

Date \$637,500,000.00

(g) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$637,500,000.00

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 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 \$9,589,900.39

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35

- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35
- 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 \$9,988,337.89

(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 \$881,323.60

(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 \$881,323.60

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 14.05%
- -----
- (b) The Portfolio Adjusted Yield 4.76%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.88500%

Collateral Interest determination - 5.88875%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1998-I

CLASS A CUSI262TDT7Exhibit 20.36 CLASS B CUSIP 55262TDU4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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\$0.00000
- 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\$4.375000
- 5.The amount of distribution in respect of Class A Deficiency Amounts\$0.000000
- 6.The amount of distribution in respect of Class A Additional Interest\$0.000000
- 7. The amount of distribution in respect of
- Class B Monthly Interest\$4.708333
- 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 \$5.750660
- 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 \$87,094,083.93
- (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 \$5,938,234.85

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,938,234.85

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 \$48,263,301,515.80

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-J 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-J 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 \$660,000,000.00

(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\$660,000,000.00

(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 Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$45,000,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$45,000,000.00

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

February 1, 2000 through February 29,2000 1.53%

- (j) The Class A Floating Allocation with respect to the related Monthly Period0.880 _ _____
- (k) The Class B Floating Allocation with respect to the related Monthly Period0.060
- (1) The Collateral Floating Allocation with respect to the related Monthly Period0.060
- (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) 30 - 59 days:1.82%898,418,856.08 (b) 60 - 89 days: 0.97%478,468,930.65 (c) 90 - 119 days:0.73%358,501,841.19 - -----(d) 120 - 149 days: 0.61%302,277,660.20 _ _____ (e) 150 or more days: 0.88%438,588,350.08 - -----Total5.01%2,476,255,638.20 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,970,343.23 (b) The Class A Investor Default Amount for the related Monthly Period \$2,613,901.95 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$178,220.64 (d) The Collateral Default Amount for the related Monthly Period \$178,220.64 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\$ 0.0

(g) The aggregate amount of Class A Investor

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

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

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

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

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

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$687,500.00

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

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

(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 \$45,000,000.00

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

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

(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 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 \$9,928,367.15 _____
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$676,934.36
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$676,934.36

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 \$10,340,867.15
- (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 \$705,059.36
- (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 \$705,059.36

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.05%

(b) The Portfolio Adjusted Yield 5.82%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:

Collateral Interest determination - 5.88875% - -----

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer

Name: Jack Fioravanti Title: Senior Vice President

1998-J

CLASS A CUSI262TDZ3Exhibit 20.37 CLASS B CUSIP 55262TEA7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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\$4.853472
- 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 \$5.038750
- 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 Minimum Monthly Interest \$5.541667
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$56,083,313.23

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,948,528.07

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,948,528.07

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 \$48,263,301,515.80

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-A 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 1999-A as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$425,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$425,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$37,500,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$37,500,000.00

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

February 1, 2000 through February 29,2000 1.02%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.850

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075

(m) The Collateral Floating Allocation with respect to the related Monthly Period0.075

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) 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) 30 - 59 days:1.82%898,418,856.08 (b) 60 - 89 days: 0.97%478, 468, 930.65 - -----(c) 90 - 119 days: 0.73%358,501,841.19 - -----(d) 120 - 149 days: 0.61%302,277,660.20 (e) 150 or more days: 0.88%438,588,350.08

Total5.01%2,476,255,638.20

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$1,980,228.85

(b) The Class A Investor Default Amount for the related Monthly Period \$1,683,194.51

(c) The Class B Investor Default Amount for the related Monthly Period \$148,517.17

(d) The Collateral Default Amount for the related Monthly Period \$148,517.17

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$39,062.50
- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$312,500.00

- 7.Reallocations
- (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00
- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00
- (c) The Collateral Interest Amount as of the close of business on this Distribution Date \$37,500,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$37,500,000.00

- -----

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

(f) The Class B Adjusted 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 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 \$6,393,266.82

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$564,111.73

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$564,111.73

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$6,658,891.82

(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 \$587,549.23

(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 \$587,549.23

- 11.Portfolio Yield
- (a)The Portfolio Yield for the related Monthly Period 14.05%
- (b) The Portfolio Adjusted Yield 4.90%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.88500%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer

Name: Jack Fioravanti Title: Senior Vice President

1999-A

CLASS A CUS262TEB5Exhibit 20.38 CLASS B CUSIP55262TEC3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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\$4.916667
- 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\$5.166667
- 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 Minimum Monthly Interest\$5.541667
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$84,124,969.64

(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 \$7,422,788.78

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,422,788.78

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$48,263,301,515.80

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-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 1999-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 \$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 Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00

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

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

February 1, 2000 through February 29,2000 1.53%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.850 $\,$

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075

(m) The Collateral Floating Allocation with respect to the related Monthly ${\tt Period0.075}$

- -----

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) 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) 30 - 59 days:1.82%898,418,856.08 - -----(b) 60 - 89 days: 0.97%478,468,930.65 _ _____ (c) 90 - 119 days:0.73%358,501,841.19 (d)120 - 149 days:0.61%302,277,660.20 _ _____ (e) 150 or more days: 0.88%438,588,350.08 - -----Total5.01%2,476,255,638.20 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,970,343.10 (b) The Class A Investor Default Amount for the related Monthly Period \$2,524,791.72 (c) The Class B Investor Default Amount for the related Monthly Period \$222,775.69 (d) The Collateral Default Amount for the related Monthly Period \$222,775.69 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 -----(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$0.00 \$\$
- 6. Investor Servicing Fee
- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$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 Amount as of the close of business on this Distribution Date \$56,250,000.00
- (d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00

- -----

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

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

8. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$10,040,189.31

(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 \$881,323.60

(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 \$881,323.60

9. Principal Funding Account

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

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

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

(d)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 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 Funds\$ 0.00
- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date \$51,851.42

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,641,751.81

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

the related Transfer Date \$846,167.35

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.05%

- -----

- (b) The Portfolio Adjusted Yield 4.94%
- ${\tt C.}$ 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
- $4.\,\mathrm{How}$ any funds withdrawn from the Interest Reserve Account were utilized

N/A

5. Has the Interest Rate Swap been terminated? No

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1999-B

CLASS A CUSI262TEE9Exhibit 20.39 CLASS B CUSIP 55262TEF6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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\$4.893750
- 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\$5.416667
- 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 Minimum Monthly Interest \$5.791667
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$56,083,313.23

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,948,528.07

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,948,528.07

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 \$48,263,301,515.80

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-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 1999-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 \$425,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$425,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$37,500,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$37,500,000.00

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

February 1, 2000 through February 29,2000 1.02%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.850

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075

(m) The Collateral Floating Allocation with respect to the related Monthly Period0.075

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) 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) 30 - 59 days:1.82%898,418,856.08 (b) 60 - 89 days: 0.97%478, 468, 930.65 - -----(c) 90 - 119 days: 0.73%358,501,841.19 - -----(d) 120 - 149 days: 0.61%302,277,660.20 (e) 150 or more days: 0.88%438,588,350.08

Total5.01%2,476,255,638.20

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$1,980,228.85

(b) The Class A Investor Default Amount for the related Monthly Period \$1,683,194.51

(c) The Class B Investor Default Amount for the related Monthly Period \$148,517.17

(d) The Collateral Default Amount for the related Monthly Period \$148,517.17

5.Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$39,062.50
- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$312,500.00

- 7.Reallocations
- (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00
- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00
- (c) The Collateral Interest Amount as of the close of business on this Distribution Date \$37,500,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$37,500,000.00

- -----

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

(f) The Class B Adjusted 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 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 \$6,393,266.82

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$564,111.73

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$564,111.73

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$6,658,891.82

(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 \$587,549.23

(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 \$587,549.23

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.05%

(b) The Portfolio Adjusted Yield 4.83%

C.Floating Rate Determinations

LIBOR rate for the Interest Period ending on this Distribution Date: 5.88500%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1999-D

CLASS A CUSI262TEH2Exhibit 20.40 CLASS B CUSIP 55262TEJ8

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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\$4.841389
- 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\$4.998472
- 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 Minimum Monthly Interest \$5.304583
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$112,166,626.14

(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 \$9,897,056.16

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,897,056.16

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 \$48,263,301,515.80

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-E 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 1999-E 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

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 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 Collateral Interest Amount 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 Collateral Interest Adjusted Amount 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:

February 1, 2000 through February 29,2000 2.04%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.850

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075

(m) The Collateral Floating Allocation with respect to the related Monthly Period0.075

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) 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) 30 - 59 days:1.82%898,418,856.08 (b) 60 - 89 days: 0.97%478, 468, 930.65 - -----(c) 90 - 119 days: 0.73%358,501,841.19 - -----(d) 120 - 149 days: 0.61%302,277,660.20 (e) 150 or more days: 0.88%438,588,350.08 Total5.01%2,476,255,638.20 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,960,457.69

(b) The Class A Investor Default Amount for the related Monthly Period \$3,366,388.99

(c) The Class B Investor Default Amount for the related Monthly Period \$297,034.35

(d) The Collateral Default Amount for the related Monthly Period \$297,034.35

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 \$1.00

(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 \$

(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 \$ -----

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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$75,000,000.00

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(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 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 \$12,786,533.91
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,128,223.49
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,128,223.49
- 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 \$13,317,783.91

(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 \$1,175,098.49

(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 \$1,175,098.49

- 11.Portfolio Yield
- (a)The Portfolio Yield for the related Monthly Period 14.05%
- (b) The Portfolio Adjusted Yield 4.90%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.88500%

MBNA AMERICA BANK,
NATIO Jack Fioravanti
NAL
ASSOCIATION,
Servicer
Name: Jack Fioravanti

Name: Jack Fioravanti Title: Senior Vice President

1999**-**E

CLASS A CUS262TEN9Exhibit 20.41 CLASS B CUSIP55262TEP4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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\$5.291667
- 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\$5.500000
- 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 Minimum Monthly Interest\$5.385139
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$84,124,969.64

(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 \$7,422,788.78

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,422,788.78

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$48,263,301,515.80

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-G 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 1999-G 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 Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00

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

February 1, 2000 through February 29,2000 1.53%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.850

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) 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) 30 - 59 days:1.82%898,418,856.08 (b) 60 - 89 days: 0.97%478,468,930.65 (c) 90 - 119 days:0.73%358,501,841.19 . -----(d) 120 - 149 days: 0.61%302,277,660.20 _ _____ (e) 150 or more days: 0.88%438,588,350.08 - -----Total5.01%2,476,255,638.20 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,970,343.10 (b) The Class A Investor Default Amount for the related Monthly Period \$2,524,791.72 (c) The Class B Investor Default Amount for the related Monthly Period \$222,775.69 -----(d) The Collateral Default Amount for the related Monthly Period \$222,775.69 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

(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 Distribution Date \$ 0.00

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

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

6. Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$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 Amount as of the close of business on this Distribution Date \$56,250,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$10,242,651.69

(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 \$881,323.60

(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 \$881,323.60

9. Principal Funding Account

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

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

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

(c) The Reserve Draw Amount deposited

in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

(d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 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 Funds\$ 0.00

- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date\$254,313.80

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

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,844,214.19

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35

(c) The amount of Collateral Available Funds

on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.05%

- (b) The Portfolio Adjusted Yield 4.83%
- C. 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, Servi Jack Fioravanti cer

Name: Jack Fioravanti Title: Senior Vice President

1999-G

CLASS A CUSI262TEQ2Exhibit 20.42 CLASS B CUSIP 55262TER0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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 Minimum Monthly Interest \$6.208333
- 5. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$ 5.034722

- 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\$ 5.252222
- 5.The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000
- 6. The amount of the current monthly

accumulation in respect of Class B Additional Interest\$ 0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
- 1. The total amount of distribution from the Interest Funding Account\$ 0.00

2. The amount of the current quarterly interest distribution in respect of Class A\$ 0.00

3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount\$ 0.00000

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 set forth in 4 above per \$1,000 of original certificate principal amount\$ 0.000000
- D.Information Regarding the Performance of the Trust
- 1. Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$112,166,626.14
- (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 \$9,897,056.16
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,897,056.16
- 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 \$48,263,301,515.80
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-H 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 1999-H 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 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 Collateral Interest Amount 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 Collateral Interest Adjusted Amount 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:

February 1, 2000 through February 29,2000 2.04%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.850

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075

(m) The Collateral Floating Allocation with respect to the related Monthly Period0.075

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

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

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

(g) 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) 30 - 59 days:1.82%898,418,856.08

- -----

(b) 60 - 89 days: 0.97%478,468,930.65

(c) 90 - 119 days:0.73%358,501,841.19

_ _____ _ _____

(d) 120 - 149 days:0.61%302,277,660.20

(e) 150 or more days: 0.88%438,588,350.08

- -----

Total5.01%2,476,255,638.20

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

| the related Monthly Period \$3,960,457.69 | |
|--|---------|
| (b) The Class A Investor Default Amount for the related Monthly Period \$3,366,388.99 | |
| (c) The Class B Investor Default Amount for the related Monthly Period \$297,034.35 | |
| (d) The Collateral Default Amount for the related Monthly Period \$297,034.35 | |
| 5.Investor Charge Offs | |
| (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ | 0.00 |
| (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 | |
| (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ | 0.00 |
| (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 | |
| (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 | |
| (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ | 0.00 |
| (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ | 0.00 |
| (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 | |
| (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date | \$ 0.00 |
| (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date | \$ 0.00 |
| (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 | |
| (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00 | |

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

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

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

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

7.Reallocations

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

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

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

(d) The Collateral Interest Adjusted Amount as of the close of business on the 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 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 \$ 0.0

(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. Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$9,185,708.33

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$4,279,513.89

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$393,916.67

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$20,741.08

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$12,807,274.99
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,128,223.49

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,128,223.49

11. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$13,338,524.99

(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 \$1,175,098.49

(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 \$1,175,098.49

- 12.Portfolio Yield
- (a)The Portfolio Yield for the related Monthly Period 14.07%
- (b) The Portfolio Adjusted Yield 4.78%
- E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -6.04000%

MBNA AMERICA BANK, NATIO Jack Fioravanti NAL ASSOCIATION, Servicer

Name: Jack Fioravanti Title: Senior Vice President

1999-Н

CLASS A CUS262TES8Exhibit 20.43 CLASS B CUSIP55262TET6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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\$5.333333
- 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\$5.583333
- 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 Minimum Monthly Interest\$6.000000
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$84,124,969.64

(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 \$7,422,788.78

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,422,788.78

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$48,263,301,515.80

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-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 1999-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 \$56,250,000.00

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

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

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

February 1, 2000 through February 29,2000 1.53%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.850

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) 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) 30 - 59 days:1.82%898,418,856.08 (b) 60 - 89 days: 0.97%478,468,930.65 (c) 90 - 119 days:0.73%358,501,841.19 . -----(d) 120 - 149 days: 0.61%302,277,660.20 _ _____ (e) 150 or more days: 0.88%438,588,350.08 - -----Total5.01%2,476,255,638.20 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,970,343.10 (b) The Class A Investor Default Amount for the related Monthly Period \$2,524,791.72 (c) The Class B Investor Default Amount for the related Monthly Period \$222,775.69 -----(d) The Collateral Default Amount for the related Monthly Period \$222,775.69 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

(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 Distribution Date \$ 0.00

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

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

6. Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$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 Amount as of the close of business on this Distribution Date \$56,250,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00

- -----

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$10,284,286.64

- (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 \$881,323.60
- (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 \$881,323.60
- 9. Principal Funding Account
- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00
- (b)The Accumulation Shortfall with respect to the related Monthly Period
- (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.Reserve 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

(d)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 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 Funds\$ 0.00

- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date \$295,948.75

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

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,885,849.14

- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.05%

- -----

- (b) The Portfolio Adjusted Yield 4.82%
- ${\tt C.}$ 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
- $4\,.\,\mathrm{How}$ 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, Servi Jack Fioravanti

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Name: Jack Fioravanti Title: Senior Vice President

1999-I

CLASS A CUS262TEU3Exhibit 20.44 CLASS B CUSIP55262TEV1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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\$5.833333
- 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 \$6.166667
- 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 Minimum Monthly Interest \$6.541667
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$112,166,626.14

(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 \$9,897,056.16

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,897,056.16

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 \$48,263,301,515.80

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-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 1999-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 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 Collateral Interest Amount 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 Collateral Interest Adjusted Amount 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:

February 1, 2000 through February 29,2000 2.04%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.850

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) 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) 30 - 59 days:1.82%898,418,856.08 (b) 60 - 89 days: 0.97%478,468,930.65 (c) 90 - 119 days:0.73%358,501,841.19 - -----(d) 120 - 149 days: 0.61%302,277,660.20 _ _____ (e) 150 or more days: 0.88%438,588,350.08 - -----Total5.01%2,476,255,638.20 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,960,457.69 (b) The Class A Investor Default Amount for the related Monthly Period \$3,366,388.99 (c) The Class B Investor Default Amount for the related Monthly Period \$297,034.35 -----(d) The Collateral Default Amount for the related Monthly Period \$297,034.35 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 \$

(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 Distribution Date \$ 0.00

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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

(d) The Collateral Interest Adjusted Amount as of the close of business on the 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.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, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$14,086,507.38

- (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 \$1,175,098.49 _____
- (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 \$1,175,098.49
- 9. Principal Funding Account
- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00
- (b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date 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.Reserve 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 \$
- (c) The Reserve Draw Amount deposited

in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

(d)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 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 Funds\$ 0.00

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date \$768,723.47

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

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$13,555,257.38

- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,128,223.49
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,128,223.49

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.05%

- -----

- (b) The Portfolio Adjusted Yield 4.66%
- ${\tt C.}$ 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
- $4\,.\,\mathrm{How}$ 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, Servi Jack Fioravanti cer

Name: Jack Fioravanti Title: Senior Vice President

1999-J

CLASS A CUSI262TEW9Exhibit 20.45 CLASS B CUSIP 55262TEX7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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\$4.942083
- 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\$5.167639
- 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 Minimum Monthly Interest\$5.610694
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$84,124,969.64

(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 \$7,422,788.78

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,422,788.78

- 2. Principal Receivables in the Trust
- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$48,263,301,515.80
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-L 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 1999-L 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 Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00
- (i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$56,250,000.00
- (j)The Floating Investor Percentage with respect to the period:

February 1, 2000 through February 29,2000 1.53%

- (k) The Class A Floating Allocation with respect to the related Monthly Period0.850
- (1) The Class B Floating Allocation with respect to the related Monthly Period0.075
- (m) The Collateral Floating Allocation with respect to the related Monthly Period0.075

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) 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) 30 - 59 days:1.82%898,418,856.08 (b) 60 - 89 days: 0.97%478, 468, 930.65 - -----

(c) 90 - 119 days:0.73%358,501,841.19

(d) 120 - 149 days: 0.61%302,277,660.20

_ _____,

(e) 150 or more days: 0.88%438,588,350.08

Total5.01%2,476,255,638.20

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,970,343.10

(b) The Class A Investor Default Amount for the related Monthly Period \$2,524,791.72

(c) The Class B Investor Default Amount for the related Monthly Period \$222,775.69

(d) The Collateral Default Amount for the related Monthly Period \$222,775.69

5.Investor Charge Offs

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

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

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

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

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

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

(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 \$ -----

(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 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 Amount as of the close of business on this Distribution Date \$56,250,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00

- ------

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

(f) The Class B Adjusted Investor Interest

(f)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

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- 9.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,589,900.39
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$846,167.35
- 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 \$9,988,337.89

(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 \$881,323.60

(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 \$881,323.60

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 14.05%

- -----

(b) The Portfolio Adjusted Yield 4.75%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.88500%

MBNA AMERICA BANK,
NATIO Jack Fioravanti
NAL ASSOCIATION,

Servicer

Name: Jack Fioravanti Title: Senior Vice President

1999-L

CLASS A CUS262TEY5Exhibit 20.46 CLASS B CUSIP55262TEZ2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 29, 2000

The information which is required to be prepared with respect to the Distribution Date of March 15, 2000, and with respect to the performance of the trust during the month of February, 2000 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\$5.666667
- 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 Minimum Monthly Interest \$6.208333
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$56,083,313.23

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,948,528.07

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,948,528.07

- 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 \$48,263,301,515.80
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-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 1999-M as of the end of the day on the last day of the related Monthly Period \$500,000,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$425,000,000.00
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$425,000,000.00
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$37,500,000.00
- (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$37,500,000.00
- (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$37,500,000.00
- (i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$37,500,000.00

February 1, 2000 through February 29,2000 1.02%

- (k) The Class A Floating Allocation with respect to the related Monthly Period0.850
- (1) The Class B Floating Allocation with respect to the related Monthly Period0.075
- (m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) 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) 30 - 59 days:1.82%898,418,856.08 (b) 60 - 89 days: 0.97%478,468,930.65 (c) 90 - 119 days:0.73%358,501,841.19 - -----(d) 120 - 149 days: 0.61%302,277,660.20 _ _____ (e) 150 or more days: 0.88%438,588,350.08 - -----Total5.01%2,476,255,638.20 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$1,980,228.85 (b) The Class A Investor Default Amount for the related Monthly Period \$1,683,194.51 (c) The Class B Investor Default Amount for the related Monthly Period \$148,517.17 -----(d) The Collateral Default Amount for the related Monthly Period \$148,517.17 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 \$

(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 Distribution Date \$ 0.00

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

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

6. Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$442,708.33
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.50

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

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

7.Reallocations

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

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

(c) The Collateral Interest Amount as of the close of business on this Distribution Date \$37,500,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$37,500,000.00

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

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

8.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$6,941,540.43

- (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 \$587,549.23 ______
- (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 \$587,549.23
- 9. Principal Funding Account
- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00
- (b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date 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.Reserve 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 \$
- (c) The Reserve Draw Amount deposited

in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00

(d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 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 Funds\$ 0.00

12. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date\$282,648.61

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

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,675,915.43
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$564,111.73
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$564,111.73

14.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.05%

(b) The Portfolio Adjusted Yield N/A

- C. 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, Servi Jack Fioravanti cer

Name: Jack Fioravanti Title: Senior Vice President

1999-M

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

| Expected B Maturity | 11/15/01 |
|---|----------------------|
| Blended Coupon | 6.1710% |
| Excess Protection Level 3 Month Average 5.31% February, 2000 6.08% January, 2000 5.37% December, 1999 4.47% | |
| Cash Yield | 18.80% |
| Investor Charge Offs | 4.75% |
| Base Rate | 7.97% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$ 48,263,301,515.80 |
| Investor Participation Amount | \$ 1,000,000,000.00 |
| Seller Participation Amount | \$ 4,604,500,997.31 |

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

| Expected B Maturity | 9/15/04 |
|---|---------------------|
| Blended Coupon | 6.2031% |
| Excess Protection Level 3 Month Average 5.26% February, 2000 6.05% January, 2000 5.32% December, 1999 4.42% | |
| Cash Yield | 18.80% |
| Investor Charge Offs | 4.75% |
| Base Rate | 8.00% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$575,000,000.00 |
| Seller Participation Amount | \$4,604,500,997.31 |

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

| Expected B Maturity | 06/15/00 |
|---|---------------------|
| Blended Coupon | 6.0803% |
| Excess Protection Level 3 Month Average 5.39% February, 2000 6.17% January, 2000 5.43% December, 1999 4.56% | |
| Cash Yield | 18.80% |
| Investor Charge Offs | 4.75% |
| Base Rate | 7.88% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$750,000,000.00 |
| Seller Participation Amount | \$4,604,500,997.31 |

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

| Expected B Maturity | 7/15/05 |
|--|---------------------|
| Blended Coupon | 6.4566% |
| Excess Protection Level 3 Month Average 5.33% February, 2000 6.12% January, 2000 5.37% December, 1999 4.49% | |
| Cash Yield | 18.80% |
| Investor Charge Offs | 4.75% |
| Base Rate | 7.93% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$575,000,000.00 |
| Seller Participation Amount | \$4,604,500,997.31 |

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

| Expected B Maturity | 7/17/00 |
|---|---------------------|
| Blended Coupon | 6.0876% |
| Excess Protection Level 3 Month Average 5.46% February, 2000 6.25% January, 2000 5.49% December, 1999 4.64% | |
| Cash Yield | 18.80% |
| Investor Charge Offs | 4.75% |
| Base Rate | 7.80% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$500,000,000.00 |
| Seller Participation Amount | \$4,604,500,997.31 |

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

Seller Participation Amount

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | 09/16/2002 |
|---|---------------------|
| Blended Coupon | 6.1435% |
| Excess Protection Level 3 Month Average 5.32% February, 2000 6.11% January, 2000 5.37% December, 1999 4.48% | |
| Cash Yield | 18.80% |
| Investor Charge Offs | 4.75% |
| Base Rate | 7.94% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$500,000,000.00 |

\$4,604,500,997.31

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | 09/15/00 |
|---------------------|----------|
| | |
| Blended Coupon | 6.5924% |

Excess Protection Level
3 Month Average 4.85%
February, 2000 5.47%
January, 2000 4.44%
December, 1999 4.65%

Total Principal Balance

| Cash Yield | 18.80% |
|-------------------------|--------|
| Investor Charge Offs | 4.75% |
| Base Rate | 8.58% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| | |

Total Payment Rate 14.30%

\$48,263,301,515.80

Investor Participation Amount \$500,000,000.00

Seller Participation Amount \$4,604,500,997.31

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | 11/15/00 |
|---------------------|----------|
| | |
| Blended Coupon | 6.0812% |

Excess Protection Level
3 Month Average 5.38%
February, 2000 6.17%
January, 2000 5.43%
December, 1999 4.55%

Seller Participation Amount

| January, 2000 6.17% January, 2000 5.43% December, 1999 4.55% | |
|--|---------------------|
| Cash Yield | 18.80% |
| Investor Charge Offs | 4.75% |
| Base Rate | 7.88% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$750,000,000.00 |
| | |

\$4,604,500,997.31

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | 12/16/02 |
|---------------------|----------|
| | |
| Blended Coupon | 6.1519% |

Excess Protection Level
3 Month Average 5.31%
February, 2000 6.10%
January, 2000 5.37%
December, 1999 4.47%

| December, 1999 4.47% | |
|-------------------------------|---------------------|
| Cash Yield | 18.80% |
| Investor Charge Offs | 4.75% |
| Base Rate | 7.95% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$500,000,000.00 |
| Seller Participation Amount | \$4,604,500,997.31 |

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

KEY PERFORMANCE FACTORS February 29, 2000

Blended Coupon

| Expected B | Maturity | | | 3/17/03 |
|------------|----------|--|--|---------|
| | | | | |
| | | | | |

6.1230%

Excess Protection Level
3 Month Average 5.34%
February, 2000 6.13%
January, 2000 5.39%
December, 1999 4.51%

| December, 1999 4.51% | |
|-------------------------------|---------------------|
| Cash Yield | 18.80% |
| Investor Charge Offs | 4.75% |
| Base Rate | 7.92% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$700,000,000.00 |

Seller Participation Amount \$4,604,500,997.31

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | 4/17/06 |
|---------------------|---------|
| | |

Blended Coupon 6.1886%

Excess Protection Level
3 Month Average 5.28%
February, 2000 6.07%
January, 2000 5.33%
December, 1999 4.43%

| Cash | Yield | 18.80% |
|------|-------|--------|
| | | |

Investor Charge Offs 4.75%

Base Rate 7.98%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate 14.30%

Total Principal Balance \$48,263,301,515.80

Investor Participation Amount \$500,000,000.00

Seller Participation Amount \$4,604,500,997.31

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | 4/16/01 |
|---------------------|---------|
| | |
| Blended Coupon | 6.0640% |

Excess Protection Level
3 Month Average 5.40%
February, 2000 6.19%
January, 2000 5.45%
December, 1999 4.57%

| Cash Yield | 18.80% |
|-------------------------------|---------------------|
| Investor Charge Offs | 4.75% |
| Base Rate | 7.86% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$500,000,000.00 |
| Seller Participation Amount | \$4,604,500,997.31 |

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | 05/15/01 |
|---------------------|----------|
|---------------------|----------|

Blended Coupon 6.0680%

Excess Protection Level
3 Month Average 5.40%
February, 2000 6.18%
January, 2000 5.44%
December, 1999 4.57%

| Cash | Yield | 18.80% |
|------|-------|--------|
| | | |

Investor Charge Offs 4.75%

Base Rate 7.87%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate 14.30%

Total Principal Balance \$48,263,301,515.80

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

Seller Participation Amount \$4,604,500,997.31

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | 06/16/03 |
|---------------------|----------|
| | |
| Blended Coupon | 6.0959% |

Excess Protection Level
3 Month Average 5.37%
February, 2000 6.16%
January, 2000 5.42%
December, 1999 4.54%

| December, 1999 4.340 | |
|-------------------------------|---------------------|
| Cash Yield | 18.80% |
| Investor Charge Offs | 4.75% |
| Base Rate | 7.89% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$750,000,000.00 |
| Seller Participation Amount | \$4,604,500,997.31 |

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | 8/15/06 |
|---------------------|---------|
| | |
| Blended Coupon | 6.1196% |

Excess Protection Level
3 Month Average 5.35%
February, 2000 6.13%
January, 2000 5.35%
December, 1999 4.56%

| December, 1999 4.56% | |
|-------------------------------|---------------------|
| Cash Yield | 18.80% |
| Investor Charge Offs | 4.75% |
| Base Rate | 7.92% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$500,000,000.00 |
| Seller Participation Amount | \$4,604,500,997.31 |

MBNA MASTER CREDIT CARD TRUST II

Blended Coupon

SERIES 1996-H

KEY PERFORMANCE FACTORS FEBRUARY, 2000

Expected B Maturity 09/17/01

6.2234%

Excess Protection Level
3 Month Average 5.46%
February, 2000 6.03%
January, 2000 5.25%
December, 1999 5.11%

Cash Yield 18.80%

Investor Charge Offs 4.75%

Base Rate 8.02%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate 14.30%

Total Principal Balance \$ 48,263,301,515.80

Investor Participation Amount \$ 1,200,000,000.00

Seller Participation Amount \$ 4,604,500,997.31

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-J

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | 10/15/03 |
|---------------------|----------|
| | |
| Blended Coupon | 6.0810% |

Excess Protection Level
3 Month Average 5.39%
February, 2000 6.17%
January, 2000 5.38%
December, 1999 4.61%

| Cash Yield | 18.80% |
|-------------------------------|---------------------|
| Investor Charge Offs | 4.75% |
| Base Rate | 7.88% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$1,000,000,000.00 |
| Seller Participation Amount | \$4,604,500,997.3 |

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-K

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | 11/17/03 |
|---------------------|----------|
| | |
| Blended Coupon | 6.0670% |

Excess Protection Level
3 Month Average 5.40%
February, 2000 6.19%
January, 2000 5.40%
December, 1999 4.62%

| Cash Yield | 18.80% |
|-------------------------------|---------------------|
| Investor Charge Offs | 4.75% |
| Base Rate | 7.86% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$1,000,000,000.00 |
| Seller Participation Amount | \$4,604,500,997.31 |

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-M

KEY PERFORMANCE FACTORS FEBRUARY, 2000

Expected B Maturity 12/15/06

Blended Coupon 6.2726%

Excess Protection Level
3 Month Average 5.42%
February, 2000 5.99%
January, 2000 5.20%
December, 1999 5.06%

| Cash | Yıeld | | 18.80% |
|------|-------|--|--------|
| | | | |

Investor Charge Offs 4.75%

Base Rate 8.06%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate 14.30%

Total Principal Balance \$ 48,263,301,515.80

Investor Participation Amount \$ 500,000,000.00

Seller Participation Amount \$ 4,604,500,997.31

MBNA MASTER CREDIT CARD TRUST II SERIES 1997-B

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | | 3/15/12 |
|---|-------------------|---------|
| Blended Coupon | | 6.1185% |
| Excess Protection Level 3 Month Average 5.35% February, 2000 6.14% January, 2000 5.40% December, 1999 4.51% | | |
| Cash Yield | 18.80% | |
| Investor Charge Offs | 4.75% | |
| Base Rate | 7.91% | |
| Over 30 Day Delinquency | 5.01% | |
| Seller's Interest | 9.54% | |
| Total Payment Rate | 14.30% | |
| Total Principal Balance | \$48,263,301,515. | 80 |

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

Seller Participation Amount

\$4,604,500,997.31

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-C

| Expected B Maturity | 3/15/04 |
|---------------------|---------|
| | |
| Blended Coupon | 6.0463% |

| Excess Protection | Level |
|-------------------|-------|
| 3 Month Average | 5.43% |
| February, 2000 | 6.21% |
| January, 2000 | 5.42% |
| December, 1999 | 4.65% |

| Cash Yield | 18.80% |
|-------------------------------|---------------------|
| Investor Charge Offs | 4.75% |
| Base Rate | 7.84% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$750,000,000.00 |
| Seller Participation Amount | \$4,604,500,997.31 |

MBNA MASTER CREDIT CARD TRUST II

Seller Participation Amount

SERIES 1997-E

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | 4 | /15/02 |
|---|--------------------|--------|
| Blended Coupon | 6 | .1529% |
| Excess Protection Level 3 Month Average 5.47% February, 2000 6.12% January, 2000 5.23% December, 1999 5.05% | | |
| Cash Yield | 18.83% | |
| Investor Charge Offs | 4.75% | |
| Base Rate | 7.95% | |
| Over 30 Day Delinquency | 5.01% | |
| Seller's Interest | 9.54% | |
| Total Payment Rate | 14.30% | |
| Total Principal Balance | \$48,263,301,515.8 | 0 |
| Investor Participation Amount | \$750,000,000.00 | |

\$4,604,500,997.31

MBNA MASTER CREDIT CARD TRUST II

Seller Participation Amount

SERIES 1997-F

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | | 6/17/02 |
|---|-------------------|---------|
| Blended Coupon | | 6.5545% |
| Excess Protection Level 3 Month Average 5.48% February, 2000 6.26% January, 2000 5.46% December, 1999 4.71% | | |
| Cash Yield | 18.80% | |
| Investor Charge Offs | 4.75% | |
| Base Rate | 7.79% | |
| Over 30 Day Delinquency | 5.01% | |
| Seller's Interest | 9.54% | |
| Total Payment Rate | 14.30% | |
| Total Principal Balance | \$48,263,301,515. | .80 |
| Investor Participation Amount | \$706,000,000.00 | |

\$4,604,500,997.31

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-I

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity

8/16/04

Blended Coupon

6.5225%

Excess Protection Level 3 Month Average 5.44% February, 2000 6.22% January, 2000 5.43% December, 1999 4.67%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 7.83%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$750,000,000.00

Seller Participation Amount\$4,604,500,997.31

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-J

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | 9/15/04 |
|---|---------------------|
| Blended Coupon | 6.0567% |
| Excess Protection Level 3 Month Average 5.41% February, 2000 6.20% January, 2000 5.41% December, 1999 4.63% | |
| Cash Yield | 18.80% |
| Investor Charge Offs | 4.75% |
| Base Rate | 7.85% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$750,000,000.00 |

\$4,604,500,997.31

Seller Participation Amount

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-K

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity 11, | /15/05 |
|-------------------------|--------|
|-------------------------|--------|

Blended Coupon 6.0638%

Excess Protection Level
3 Month Average 5.41%
February, 2000 6.19%
January, 2000 5.40%
December, 1999 4.63%

Seller Participation Amount

| Cash Yield | 18.80% |
|-------------------------------|---------------------|
| Investor Charge Offs | 4.75% |
| Base Rate | 7.86% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$750,000,000.00 |

\$4,604,500,997.31

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-M

KEY PERFORMANCE FACTORS February 29, 2000

| Expected B Maturity | | 10/15/02 |
|---|------------------|----------|
| Blended Coupon | | 6.1799% |
| Excess Protection Level 3 Month Average 5.44% February, 2000 6.10% January, 2000 5.20% December, 1999 5.02% | | |
| Cash Yield | 18.83% | |
| Investor Charge Offs | 4.75% | |
| Base Rate | 7.97% | |
| Over 30 Day Delinquency | 5.01% | |
| Seller's Interest | 9.54% | |
| Total Payment Rate | 14.30% | |
| Total Principal Balance | \$48,263,301,515 | .80 |
| Investor Participation Amount | \$750,000,000.00 | |

\$4,604,500,997.31

Seller Participation Amount

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-N

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 11/15/00

Blended Coupon 6.1927%

Excess Protection Level
3 Month Average 5.50%
February, 2000 6.06%
January, 2000 5.28%
December, 1999 5.15%

| Cash Yield | 18.80% |
|-------------------------------|---------------------|
| Investor Charge Offs | 4.75% |
| Base Rate | 7.99% |
| Over 30 Day Delinquency | 5.01% |
| Seller's Interest | 9.54% |
| Total Payment Rate | 14.30% |
| Total Principal Balance | \$48,263,301,515.80 |
| Investor Participation Amount | \$900,000,000.00 |
| Seller Participation Amount | \$4,604,500,997.31 |

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-A

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 3/17/03

Blended Coupon 6.0395%

Excess Protection Level
3 Month Average 5.43%
February, 2000 6.21%
January, 2000 5.42%
December, 1999 4.65%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 7.84%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-C

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 6/16/03

Blended Coupon 6.0066%

Excess Protection Level
3 Month Average 5.48%
February, 2000 6.23%
January, 2000 5.46%
December, 1999 4.75%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 7.82%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-D

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 7/15/03

Blended Coupon 5.8627%

Excess Protection Level
3 Month Average 5.56%
February, 2000 6.31%
January, 2000 5.54%
December, 1999 4.84%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 7.74%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$559,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-E

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 4/15/2008

Blended Coupon 6.2300%

Excess Protection Level
3 Month Average 5.41%
February, 2000 6.03%
January, 2000 5.16%
December, 1999 5.03%

Cash Yield18.83%

Investor Charge Offs 4.75%

Base Rate 8.04%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$882,400,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-F

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 9/15/05

Blended Coupon 6.2519%

Excess Protection Level
3 Month Average 5.43%
February, 2000 6.04%
January, 2000 5.17%
December, 1999 5.08%

Cash Yield18.86%

Investor Charge Offs 4.75%

Base Rate 8.06%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-G

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 9/15/06

Blended Coupon 6.0910%

Excess Protection Level
3 Month Average 5.38%
February, 2000 6.16%
January, 2000 5.37%
December, 1999 4.60%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 7.89%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-I

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 10/16/01

Blended Coupon 6.2083%

Excess Protection Level
3 Month Average 5.26%
February, 2000 6.05%
January, 2000 5.26%
December, 1999 4.46%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 8.00%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-J

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 9/15/03

Blended Coupon 5.3873%

Excess Protection Level
3 Month Average 6.32%
February, 2000 6.68%
January, 2000 5.62%
December, 1999 6.66%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 7.37%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-A

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 2/17/04

Blended Coupon 6.0891%

Excess Protection Level
3 Month Average 5.40%
February, 2000 6.15%
January, 2000 5.38%
December, 1999 4.66%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 7.90%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-B

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 3/16/2009

Blended Coupon 5.9788%

Excess Protection Level
3 Month Average 5.44%
February, 2000 6.15%
January, 2000 5.37%
December, 1999 4.80%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 7.90%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-D

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 6/15/2006

Blended Coupon 6.1725%

Excess Protection Level
3 Month Average 5.33%
February, 2000 6.05%
January, 2000 5.26%
December, 1999 4.68%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 8.00%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-E

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 6/17/2002

Blended Coupon 6.0678%

Excess Protection Level
3 Month Average 5.40%
February, 2000 6.18%
January, 2000 5.44%
December, 1999 4.57%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 7.87%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

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

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-G

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 07/15/2004

Blended Coupon 6.3939%

Excess Protection Level
3 Month Average 5.33%
February, 2000 6.08%
January, 2000 5.32%
December, 1999 4.58%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 7.97%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-H

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 4/15/2004

Blended Coupon 6.3603%

Excess Protection Level
3 Month Average 5.28%
February, 2000 5.90%
January, 2000 5.04%
December, 1999 4.89%

Cash Yield18.83%

Investor Charge Offs 4.75%

Base Rate 8.17%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

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

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-I

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 08/15/2002

Blended Coupon 6.4825%

Excess Protection Level
3 Month Average 5.32%
February, 2000 6.04%
January, 2000 5.25%
December, 1999 4.68%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 8.01%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-J

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 09/15/2009

Blended Coupon 7.0937%

Excess Protection Level
3 Month Average 5.16%
February, 2000 5.88%
January, 2000 5.09%
December, 1999 4.51%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 8.17%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

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

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-L

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 10/16/2006

Blended Coupon 6.2183%

Excess Protection Level
3 Month Average 5.25%
February, 2000 6.04%
January, 2000 5.30%
December, 1999 4.40%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 8.01%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-M

KEY PERFORMANCE FACTORS February 29, 2000

Expected B Maturity 11/15/2004

Blended Coupon 6.6788%

Excess Protection Level
3 Month Average 4.44%
February, 2000 6.05%
January, 2000 5.26%
December, 1999 2.02%

Cash Yield18.80%

Investor Charge Offs 4.75%

Base Rate 8.00%

Over 30 Day Delinquency 5.01%

Seller's Interest 9.54%

Total Payment Rate14.30%

Total Principal Balance\$48,263,301,515.80

Investor Participation Amount\$500,000,000.00