UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 10-D

ASSET-BACKED ISSUER Distribution Report Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

For the monthly distribution period from February 1, 2006 to February 28, 2006

Commission File Number of issuing entity: 333-104089-02

MBNA MASTER CREDIT CARD TRUST II

(Exact name and issuing entity as specified in its charter)

(Issuer of the Certificates)

Commission File Number of depositor: 333-104089 MBNA AMERICA BANK, NATIONAL ASSOCIATION (Exact name of depositor and sponsor as specified in its charter)

Delaware

(State or other jurisdiction of incorporation or organization of the issuing entity)

c/o MBNA America Bank, National Association
1100 N. King Street
Wilmington, DE 19884-0781
(Address of principal executive offices of issuing entity)

(800) 362-6255

(Telephone number, including area code)

51-0331454

(I.R.S. Employer Identification No.)

N/A

(Former name, former address, if changed since last report)

Each class of Certificates to which this report on Form 10-D relates is reporting in accordance with Section 15(d) of the Securities Exchange Act of 1934. The title of each class of Certificates to which this report on Form 10-D relates is set forth in Exhibit 99.1 hereto.

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes XNo ___

PART I – DISTRIBUTION INFORMATION

ITEM 1 - Distribution and Pool Performance Information.

Response to Item 1 is set forth in Exhibits 99.

PART II – OTHER INFORMATION

ITEM 8 – Other Information.

On February 9, 2006, MBNA America Bank, National Association (the "Seller") conveyed to the MBNA Master Credit Card Trust II (the "Trust") all of the receivables (the "Receivables") in certain additional credit card accounts (the "Additional Accounts") of the Seller pursuant to an Assignment No. 46 of Receivables in Additional Accounts dated as of February 9, 2006, (the "Assignment"). The principal amount of the Receivables in the Additional Accounts on February 9, 2006, was \$1,881,224,681.62. The Seller conveyed the Receivables in the Additional Accounts to the Trust pursuant to subsection 2.06(b) of the Pooling and Servicing Agreement.

ITEM 9 – Exhibits.

ITEM 9.01 (c). Exhibits.

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

99.1.	Series 1996-B Certificateholders' Statement for the month ended February 28, 2006.
99.2.	Series 1996-G Certificateholders' Statement for the month ended February 28, 2006.
99.3.	Series 1996-M Certificateholders' Statement for the month ended February 28, 2006.
99.4.	Series 1997-B Certificateholders' Statement for the month ended February 28, 2006.
99.5.	Series 1998-E Certificateholders' Statement for the month ended February 28, 2006.
99.6.	Series 1998-G Certificateholders' Statement for the month ended February 28, 2006.
99.7.	Series 1999-B Certificateholders' Statement for the month ended February 28, 2006.
99.8.	Series 1999-D Certificateholders' Statement for the month ended February 28, 2006.
99.9.	Series 1999-J Certificateholders' Statement for the month ended February 28, 2006.
99.10.	Series 1999-L Certificateholders' Statement for the month ended February 28, 2006.
99.11.	Series 2000-D Certificateholders' Statement for the month ended February 28, 2006.
99.12.	Series 2000-E Certificateholders' Statement for the month ended February 28, 2006.
99.13.	Series 2000-H Certificateholders' Statement for the month ended February 28, 2006.
99.14.	Series 2000-L Certificateholders' Statement for the month ended February 28, 2006.
99.15.	Series 2001-B Certificateholders' Statement for the month ended February 28, 2006.

SIGNATURES

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

Dated: March 15, 2006

MBNA MASTER CREDIT CARD TRUST II (Issuing Entity)

MBNA AMERICA BANK, NATIONAL ASSOCIATION (Servicer)

By: Marcute Copson Hall

Name: Marcie E. Copson-Hall Title: Executive Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2006

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Series 1996-B Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on May 14, 1996
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

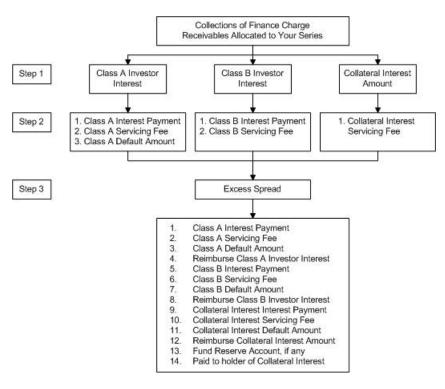
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

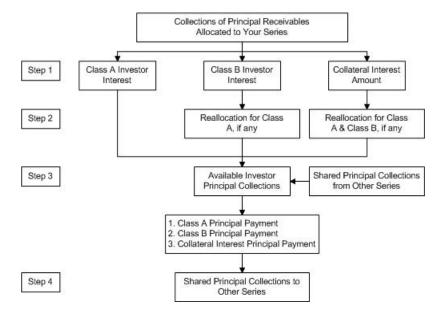
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1996-B Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



B. 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	\$ 1000.000000
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	\$ 647.058824
4.	The amount of distribution in respect of Class A Monthly Interest	\$ 3.756667
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	\$ 3.842222
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$ 0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$ 0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$ 4.125425
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$ 0.000000

C. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

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

\$ 70,501,944.65

(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

\$ 3,646,655.27

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$ 6,888,118.43

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period

\$ 70,292,665,257.60

(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	435,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	435,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	22,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period	\$	42,500,000.00
(h)	The Floating Investor Percentage with respect to the period:		
	February 1, 2006 through February 8, 2006 February 9, 2006 through February 28, 2006	_	0.71% 0.70%
(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	_	0.045
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	-	0.085
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	=	0.71%_
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	-	0.870
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		0.045
(o)	The Collateral Fixed Allocation with respect to the related Monthly Period		0.085

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B		380,272,763.39
Total	<u> </u>	380 272 763 39

4. <u>Delinquent Balances</u>

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 <u>Receivables</u>	Aggregate Account <u>Balance</u>
(a) 3	30 - 59 days:	1.62%	\$ 1,159,461,617.42
(b) (60 - 89 days:	0.87%	\$ 620,295,309.64
(c) 9	90 - 119 days:	0.71%	\$ 506,873,976.48
(d)	120 - 149 days:	0.66%	\$ 471,993,355.76
(e)	150 - 179 days:	0.67%	\$ 476,996,511.52
(f)	180 – or more days:	0.00%	\$ 1,462,464.40
	Total:	4.53%	\$ 3,237,083,235.22
5. <u>Inv</u> (a)	restor Default Amount The Aggregate Investo	or Default Amount	
	for the related Monthly	y Period	\$ 1,190,518.26
(b)	The Class A Investor I the related Monthly Pe		\$ 1,035,750.92
(c)	The Class B Investor I the related Monthly Pe		\$ 53,573.36
(d)	The Collateral Default related Monthly Period		\$ 101,193.98

6. 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 6 (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 6 (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 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
<u>Inv</u> (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
Rea	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	\$ 15,000,000.00

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	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 22,500,000.00
	(e)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 0.00
	(f)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 0.00
9.	<u>Prir</u>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 435,000,000.00
	(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	nilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 6,275,799.96
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 324,610.54
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 613,152.55
11.	<u>Col</u>	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	\$ 6,547,674.96
	(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	\$ 338,673.04

(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 \$ 639,715.05 12. Portfolio Yield The Portfolio Yield for the related Monthly Period 15.21% The Portfolio Adjusted Yield 5.63% D. LIBOR Determinations LIBOR rates for the Interest Period of February 15, 2006 to March 14, 2006: 4.57000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION,

Servicer

By: Marcuto apen Sheet

Name: Marcie E. Copson-Hall Title: Executive Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2006

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

following documents as filed with the Securities and Exchange Commission ("SEC"):			
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Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994		
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996		
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998		
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999		
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000		
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001		
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002		

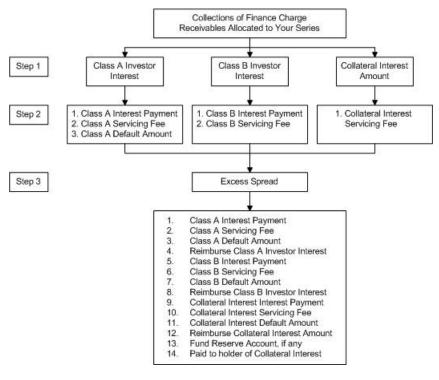
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

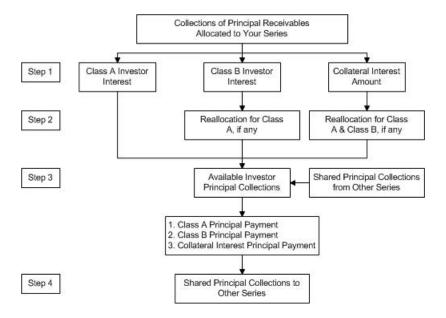
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1996-G Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



В.	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	\$ 3.694444
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	\$ 3.826667
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$ 0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$ 0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$ 4.109049
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$ 0.000000
Info	rmation Regarding the Performance of the Trust	
1.	Collection of Principal Receivables	
	(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$ 68,881,215.13
	(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	\$ 6,077,753.47
	(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 6,077,753.47
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

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\$ 70,292,665,257.60

(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, 2006 through February 8, 2006 February 9, 2006 through February 28, 2006		0.71% 0.70%
(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
(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
Sha	red Principal Collections		
	aggregate amount Shared Principal lections allocated to:		
1. S	eries 1996-B		380,272,763.39
Tota	al _	\$	380,272,763.39

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4. <u>Delinquent Balances</u>

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 <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.62%	\$ 1,159,461,617.42
	(b)	60 - 89 days:	0.87%	\$ 620,295,309.64
	(c)	90 - 119 days:	0.71%	\$ 506,873,976.48
	(d)	120 - 149 days:	0.66%	\$ 471,993,355.76
	(e)	150 - 179 days:	0.67%	\$ 476,996,511.52
	(f)	180 – or more days:	0.00%	\$ 1,462,464.40
		Total:	4.53%	\$ 3,237,083,235.22
5.	<u>Inv</u>	estor Default Amount		
	(a)	The Aggregate Investor the related Monthly Per		\$ 1,190,518.27
	(b)	The Class A Investor D the related Monthly Per		\$ 1,011,940.59
	(c)	The Class B Investor D the related Monthly Per		\$ 89,288.84
	(d) The Collateral Default A related Monthly Period			\$ 89,288.84
6.	<u>Inv</u>	vestor Charge Offs		
	(a)	The aggregate amount of Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount of Charge Offs set forth in \$1,000 of original certificamount	6 (a) above per	\$ 0.00
	(c)	The aggregate amount of Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount of Charge Offs set forth in \$1,000 of original certificamount	6 (c) above per	\$ 0.00
	(e)	The aggregate amount of Offs for the related Mon		\$ 0.00
	(f)	The aggregate amount of Offs set forth in 6 (e) at original certificate prince	oove per \$1,000 of	\$ 0.00
	(g)	The aggregate amount of Charge Offs reimbursed Date immediately precedent.	d on the Transfer	
		Distribution Date	=	\$ 0.00

(h)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
<u>Inv</u>	vestor 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
Rea	<u>lllocations</u>	
(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

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	(e)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	425,000,000.00
	(f)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	425,000,000.00
9.	<u>Prii</u>	ncipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$	0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
10.	Ava	ailable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	6,131,528.94
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	541,017.26
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	541,017.26
11.	<u>Col</u>	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	\$	6,397,153.94
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$	564,454.76
		Columbutos	Ψ	JU 1, TJ T. / U

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 \$ 564,454.76 12. Portfolio Yield The Portfolio Yield for the related Monthly (a) Period 15.21% (b) The Portfolio Adjusted Yield 5.70% D. Floating Rate Determinations LIBOR rates for the Interest Period of February 15, 2006 to March 14, 2006: 4.57000% Collateral Interest Determination for the Interest Period of February 14, 2006 to March 14, 2006: 4.57000%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION,

Servicer

Name: Marcie E. Copson-Hall **Title: Executive Vice President**

By: Marento Copson Shell

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2006

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

following documents as fried with the Securit	ics and Exchange Commission (SEC).
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Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14,

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

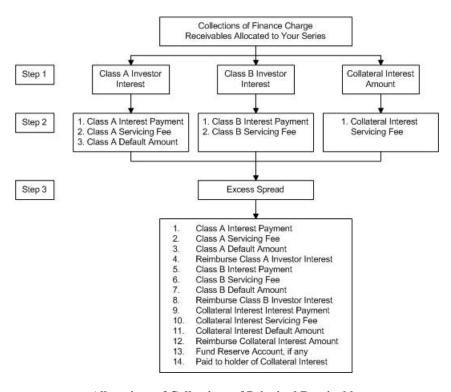
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

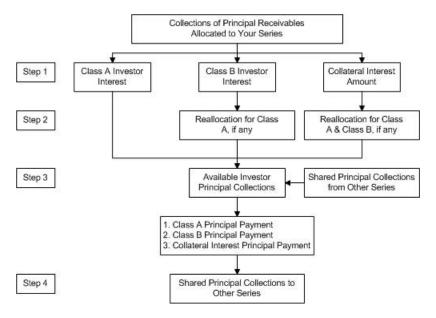
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1996-M Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



2. The amount of distribution in respect of Class B Monthly Principal 3. The amount of distribution in respect of Collateral Monthly Principal 4. The amount of distribution in respect of Collateral Monthly Interest 5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest 6. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest 8. 0.00000 C. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount). 1. The amount of the current monthly accumulation in respect of Class A Monthly Interest 2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts 3. The amount of the current monthly accumulation in respect of Class A Additional Interest 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts 6. The amount of the current monthly accumulation in respect of Class B Additional Interest 8. 0.00000	В.		ormation Regarding the Current Monthly Distribution In the Basis of \$1,000 Original Certificate Prin		
Monthly Principal 3. The amount of distribution in respect of Collateral Monthly Principal 4. The amount of distribution in respect of Collateral Monthly Interest 5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest 6. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount). 1. The amount of the current monthly accumulation in respect of Class A Monthly Interest 2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts 3. The amount of the current monthly accumulation in respect of Class A Additional Interest 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest 5. The amount of the current monthly accumulation in respect of Class B Monthly Interest 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts 6. The amount of the current monthly accumulation in respect of Class B Additional 6. The amount of the current monthly accumulation in respect of Class B Additional		1.		\$	0.000000
Collateral Monthly Principal 4. The amount of distribution in respect of Collateral Monthly Interest 5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest 6. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount). 1. The amount of the current monthly accumulation in respect of Class A Monthly Interest 2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts 3. The amount of the current monthly accumulation in respect of Class A Additional Interest 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts 6. The amount of the current monthly accumulation in respect of Class B Additional 7. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts 8. 0.00000		2.		\$	0.000000
Collateral Monthly Interest 5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest 6. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount). 1. The amount of the current monthly accumulation in respect of Class A Monthly Interest 2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts 3. The amount of the current monthly accumulation in respect of Class A Additional Interest 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts 6. The amount of the current monthly accumulation in respect of Class B Additional 6. The amount of the current monthly accumulation in respect of Class B Additional		3.		\$	0.000000
accrued and unpaid Collateral Monthly Interest \$ 0.00000 C. 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 \$ 3.79458 2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts \$ 0.00000 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 \$ 3.96569 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts \$ 0.00000 6. The amount of the current monthly accumulation in respect of Class B Additional		4.		\$	4.126111
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 \$ 3.79458. 2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts \$ 0.00000 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 \$ 3.96569 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts \$ 0.00000 6. The amount of the current monthly accumulation in respect of Class B Additional		5.		\$	0.000000
accumulation in respect of Class A Monthly Interest 2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts 3. The amount of the current monthly accumulation in respect of Class A Additional Interest 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts 6. The amount of the current monthly accumulation in respect of Class B Additional	C.				
Interest \$ 3.79458 2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts \$ 0.00000 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 \$ 3.96569 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts \$ 0.00000 6. The amount of the current monthly accumulation in respect of Class B Additional		1.			
accumulation in respect of Class A Deficiency Amounts 3. The amount of the current monthly accumulation in respect of Class A Additional Interest 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts 6. The amount of the current monthly accumulation in respect of Class B Additional			÷	\$	3.794583
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 \$ 3.96569 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts \$ 0.00000 6. The amount of the current monthly accumulation in respect of Class B Additional		2.	accumulation in respect of Class A Deficiency	\$	0.000000
accumulation in respect of Class B Monthly Interest \$ 3.96569 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts \$ 0.00000 6. The amount of the current monthly accumulation in respect of Class B Additional		3.	accumulation in respect of Class A Additional	\$	0.000000
accumulation in respect of Class B Deficiency Amounts \$ 0.00000 6. The amount of the current monthly accumulation in respect of Class B Additional		4.	accumulation in respect of Class B Monthly	\$	3.965694
accumulation in respect of Class B Additional		5.	accumulation in respect of Class B Deficiency	\$	0.000000
		6.		\$	0.000000
D. Information Regarding the Current Quarterly Interest Distribution.	D.	Info	ormation Regarding the Current Ouarterly Interest I	Distribution.	
The total amount of distribution from the					
Interest Funding Account \$ 0.0			Interest Funding Account	\$	0.00
2. The amount of the current quarterly interest distribution in respect of Class A \$ 0.0		2.		\$	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		3.	distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate	\$	0.000000
4. The amount of the current quarterly interest		4.	The amount of the current quarterly interest	\$	0.00
 The amount of the current quarterly interest 		5	The amount of the current quarterly interest		
distribution in respect of Class B set forth in 4		٥.	distribution in respect of Class B set forth in 4		
above per \$1,000 of original certificate principal amount \$ 0.00000				\$	0.000000

1.

2.

<u>Coll</u>	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	\$	68,881,215.13
(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	\$	6,077,753.47
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	6,077,753.47
<u>Princ</u>	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	\$	70,292,665,257.60
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	425,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	425,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	37,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period	¢	37 500 000 00

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

the related Monthly Period

February 1, 2006 through February 8, 2006 February 9, 2006 through February 28, 2006 0.71%0.70%

37,500,000.00

\$

	(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
	<i>(</i> *)		_	0.030
	(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.	Sha	red Principal Collections		
		aggregate amount Shared Principal ections allocated to:		
	1. Se	eries 1996-B		380,272,763.39
	Tota	ıl	\$	380,272,763.39

4. **Delinquent Balances**

5.

The aggregate amount of outstanding balances in the Accounts which were

	elinquent as of the end of the eriod:	he day on the last day of	of the rel	ated Monthly		
		Percentage of Total <u>Receivables</u>		Aggregate Account <u>Balance</u>		
(a)	30 - 59 days:	1.62%	\$	1,159,461,617.42		
(b)	60 - 89 days:	0.87%	\$	620,295,309.64		
(c)	90 - 119 days:	0.71%	\$	506,873,976.48		
(d) (e) (f)	120 - 149 days: 150 - 179 days: 180 – or more days:	0.66% 0.67% 0.00%	\$ \$ \$	471,993,355.76 476,996,511.52 1,462,464.40		
	Total:	4.53%	\$	3,237,083,235.22		
<u>In</u>	Investor Default Amount					
(a)	The Aggregate Investo the related Monthly Pe		\$	1,190,518.27		
(b)	The Class A Investor E the related Monthly Pe		\$	1,011,940.59		
(c)	The Class B Investor Default Amount for the related Monthly Period		\$	89,288.84		

\$

89,288.84

The Collateral Default Amount for the

related Monthly Period

6. <u>Investor Charge Offs</u>

(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 6 (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 6 (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 6 (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 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	<u>\$</u>	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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution		
	Date	\$	0.00

7. <u>Investor Servicing Fee</u>

(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
8.	Rea	<u>llocations</u>		
	(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
	(e)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	425,000,000.00
	(f)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	425,000,000.00
9.	<u>Prir</u>	ncipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date 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

10. Interest Funding Account

	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 1,761,411.46
	(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$ 1,612,697.92
	(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$ 148,713.54
	(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
11.	Ava	nilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 6,131,528.94
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 541,017.26
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 541,017.26
12.	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	\$ 6,397,153.94
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 564,454.76
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 564,454.76
13.	Por	tfolio Yield	
100	(a)	The Portfolio Yield for the related Monthly	
	(4)	Period	 15.21%
	(b)	The Portfolio Adjusted Yield	 5.76%

Collateral Interest determination -	4.57000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Name: Marcie E. Copson-Hall Title: Executive Vice President

By: Marcuto Copson Abacc

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2006

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

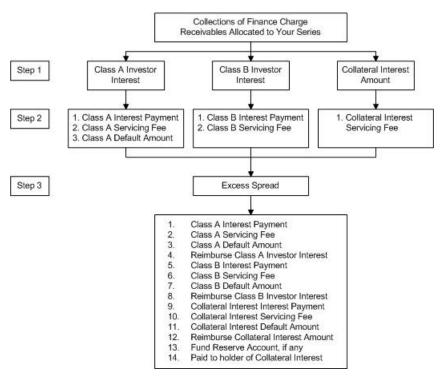
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

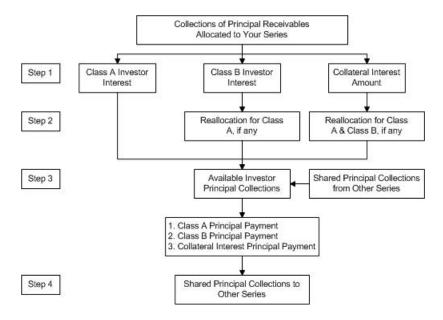
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Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



B. 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 Class C Monthly Principal	\$ 0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$ 3.678889
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	\$ 3.826667
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 Class C Monthly Interest	\$ 4.293333
11.	The amount of distribution in respect of Class C Deficiency Amounts	\$ 0.000000
12.	The amount of distribution in respect of Class C Additional Interest	\$ 0.000000

C. 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

\$ 137,762,426.26

(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

\$ 12,155,503.30

(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

\$ 12,155,503.30

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period

\$ 70,292,665,257.60

(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$	1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$	1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	850,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Class C Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Class C Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	February 1, 2006 through February 8, 2006 February 9, 2006 through February 28, 2006		1.42% 1.40%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period		0.075
(m)	The Class C Floating Allocation with respect to the related Monthly Period		0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(q)	The Class C Fixed Allocation with respect to the related Monthly Period		N/A

3. **Shared Principal Collections**

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

4. **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 <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.62%	\$ 1,159,461,617.42
	(b)	60 - 89 days:	0.87%	\$ 620,295,309.64
	(c)	90 - 119 days:	0.71%	\$ 506,873,976.48
	(d)	120 - 149 days:	0.66%	\$ 471,993,355.76
	(e)	150 - 179 days:	0.67%	\$ 476,996,511.52
	(f)	180 – or more days:	0.00%	\$ 1,462,464.40
		Total:	4.53%	\$ 3,237,083,235.22
5.	<u>I</u> n	vestor Default Amount		
	(a)			\$ 2,381,036.46
	(b)	the related Monthly Pe	riod	\$ 2,023,881.14
	(c)	The Class B Investor D the related Monthly Pe		\$ 178,577.66
	(d)	The Class C Default And Monthly Period	mount for the related	\$ 178,577.66
6.	<u>In</u>	vestor Charge Offs		
	(a)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(b) The aggregate amount of Class A Investor Charge Offs set forth in 6 (a) above per \$1,000 of original certificate principal			
		amount	-	\$ 0.00
	(c)	(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth ir \$1,000 of original certi amount	n 6 (c) above per	\$ 0.00
	(e)			
		Charge Offs for the rela	ated Monthly Period	\$ 0.00

(f)	The aggregate amount of Class C Investor Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount	
	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 6 (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 6 (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 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 6 (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 Class C 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
Rea	<u>llocations</u>	
(a)	The amount of Reallocated Class C	
()	Principal Collections with respect to this Distribution Date	\$ 0.00

7.

8.

	(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 Date	\$ 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
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 850,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 850,000,000.00
9.	<u>Prii</u>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date 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 Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00
10.	Res	erve 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
11.	Ava	ailable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 12,263,057.84
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,082,034.19
	(c)	The amount of Class C Available Funds on	 1,002,00 1119
		deposit in the Finance Charge Account on the related Transfer Date	\$ 1,082,034.19
12.	<u>Coll</u>	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$ 12,794,307.84
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 1,128,909.19
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests	\$ 1,128,909.19
13.	<u>Por</u>	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	 15.21%
	(b)	The Portfolio Adjusted Yield	 5.70%
LIB	OR D	Determinations	
LIE	OR r	ates for the Interest Period of	
	Feb	oruary 15, 2006 to March 14, 2006:	 4.57000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marce to Coper Stall

Name: Marcie E. Copson-Hall

D.

Title: Executive Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2006

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

Tono wing documents as fined with the securit	ies una Exemange Commission (SEC).
Series 1998-E Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 14, 1998
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14,

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

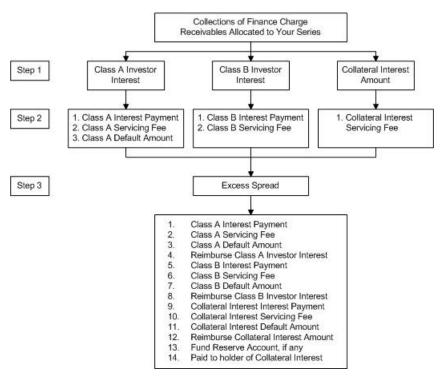
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

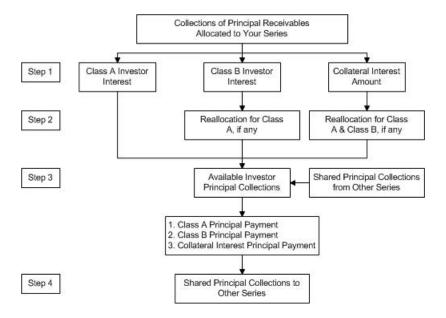
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with Article IV of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1998-E Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



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
	rmation Regarding the current Monthly Accumulat ount (Stated on the Basis of \$1,000 Original Certifi		
1.	The amount of the current monthly	1	,
	accumulation in respect of Class A Monthly Interest	\$	3.690556
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	\$	3.834444
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
Info	rmation Regarding the Current Quarterly Interest i	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	Ф.	-
	distribution in respect of Class B	\$	0.00
5.	The amount of the current quarterly interest		
	11 - 11 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1		
	distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate		

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
- \$ 121,555,087.22
- (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
- \$ 10,729,263.92
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- \$ 10,729,263.92

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
- \$ 70,292,665,257.60
- (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

(1)	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, 2006 through February 8, 2006 February 9, 2006 through February 28, 2006	 1.25% 1.24%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	 0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	 0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	 0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	 N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	 N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	 N/A
(q)	The Collateral Fixed Allocation with	

The amount of Principal Receivables in the

3. Shared Principal Collections

(i)

The aggregate amount Shared Principal Collections allocated to:

respect to the related Monthly Period

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

N/A

4. <u>Delinquent Balances</u>

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 <u>Receivables</u>	Aggregate Account <u>Balance</u>
(a)	30 - 59 days:	1.62%	\$ 1,159,461,617.42
(b)	60 - 89 days:	0.87%	\$ 620,295,309.64
(c)	90 - 119 days:	0.71%	\$ 506,873,976.48
(d)	120 - 149 days:	0.66%	\$ 471,993,355.76
(e)	150 - 179 days:	0.67%	\$ 476,996,511.52
(f)	180 – or more days:	0.00%	\$ 1,462,464.40
	Total:	4.53%	\$ 3,237,083,235.22

5. <u>Investor Default Amount</u>

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$	2,101,026.81
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$	1,785,777.51
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$	157,624.65
	(d)	The Collateral Default Amount for the related Monthly Period	\$	157,624.65
6.	Inv	estor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$	0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (a) above per \$1,000 of original certificate principal	Ψ	0.00
		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 6 (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) (g)	The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount 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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
7.	Inv	estor 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
8.	Rea	allocations		
	(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 the Distribution Date	\$	66,200,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on the Distribution Date	\$	66,200,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	750,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	750,000,000.00
9.	<u>Prii</u>	ncipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
	(b)	withdrawals) The Accumulation Shortfall with respect to	3	0.00
	(0)	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 the 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
Inte	erest 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)	\$ 6,151,433.66
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$ 2,767,916.67
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$ 253,840.22
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 10,916.74
Ava	ilable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 10,831,261.26
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 955,076.53
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 955,076.53

10.

11.

12. Collection of Finance Charge Receivables

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 \$ 11,300,011.26 (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 \$ 996,451.53 (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were 996,451.53 allocated in respect of the Collateral Interest \$ 13. Portfolio Yield The Portfolio Yield for the related Monthly Period 15.22% The Portfolio Adjusted Yield 5.67%

F. Floating Rate Determinations

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

4.60000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Name: Marcie E. Copson-Hall Title: Executive Vice President

By: Marcute Copson Shell

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2006

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

following documents as fried with the Securities and Exchange Commission (SEC).			
Series 1998-G Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on November 13, 1998		
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994		
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996		
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998		
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999		
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000		
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001		
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002		

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

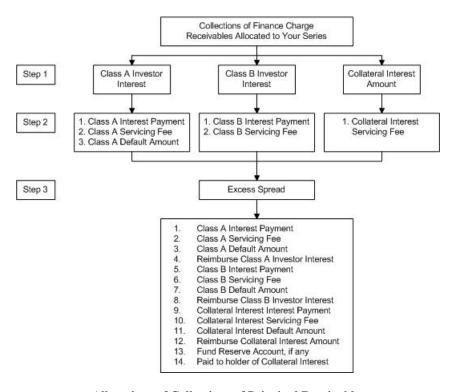
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

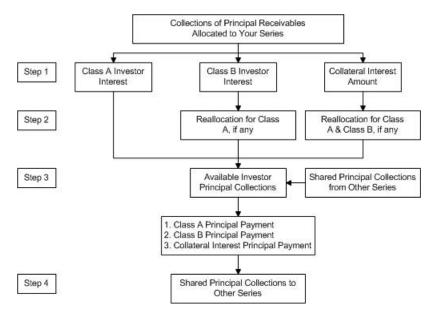
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1998-G Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



B.	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	\$ 3.655556
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	\$ 3.865556
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$ 0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$ 0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$ 4.231111
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$ 0.000000
	•	

C. 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

\$ 103,321,822.57

(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

\$ 9,116,628.47

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$ 9,116,628.47

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

\$ 70,292,665,257.60

(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 Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period	\$	56,250,000.00
(i)	The Floating Investor Percentage with respect to the period:		
	February 1, 2006 through February 8, 2006 February 9, 2006 through February 28, 2006		1.07% 1.05%
(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
(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. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B		380,272,763.39
Total	<u> </u>	380.272.763.39

4. <u>Delinquent Balances</u>

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 <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.62%	\$ 1,159,461,617.42
	(b)	60 - 89 days:	0.87%	\$ 620,295,309.64
	(c)	90 - 119 days:	0.71%	\$ 506,873,976.48
	(d)	120 - 149 days:	0.66%	\$ 471,993,355.76
	(e)	150 - 179 days:	0.67%	\$ 476,996,511.52
	(f)	180 – or more days:	0.00%	\$ 1,462,464.40
		Total:	4.53%	\$ 3,237,083,235.22
5.	<u>In</u>	vestor Default Amount		
	(a)	The Aggregate Investo the related Monthly Pe		\$ 1,785,777.42
	(b)	The Class A Investor E		\$ 1,517,910.90
	(c)	The Class B Investor E the related Monthly Pe		\$ 133,933.26
	(d)	related Monthly Period		\$ 133,933.26
6.		vestor Charge Offs		
	(a)	The aggregate amount of Charge Offs for the relationship.		\$ 0.00
	(b)	The aggregate amount of Charge Offs set forth in \$1,000 of original certicamount	n 6 (a) above per	\$ 0.00
	(c)			\$ 0.00
	(d)	The aggregate amount of Charge Offs set forth in \$1,000 of original certicamount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount of Offs for the related Mo		\$ 0.00
	(f)	The aggregate amount of the original certificate principle.	bove per \$1,000 of	\$ 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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inv	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
Rea	allocations	
(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
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	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 56,250,000.00
	(f)	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
9.	<u>Pri</u>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date 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
10.	Ava	ailable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 9,197,293.48
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 811,525.62
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 811,525.62

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

\$ 9,595,730.98

(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

\$ 846,681.87

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

\$ 846,681.87

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

15.21%

(b) The Portfolio Adjusted Yield

5.73%

D. Floating Rate Determinations

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

4.57000%

Collateral Interest determination -

4.57000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Copean Shell

Name: Marcie E. Copson-Hall Title: Executive Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2006

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

following documents as filed with the Securities and Exchange Commission ("SEC"):				
Series 1999-B Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.2 to MBNA's Form 8-K filed with the SEC on May 17, 1999			
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994			
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996			
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998			
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999			
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000			
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001			
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14,			

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

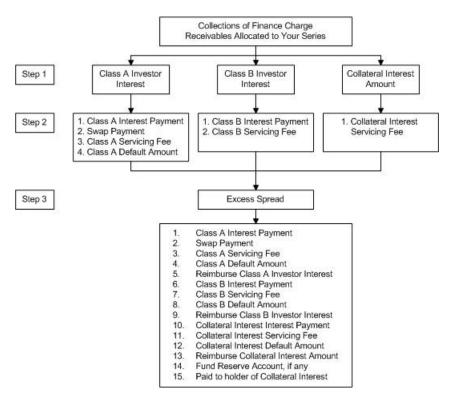
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

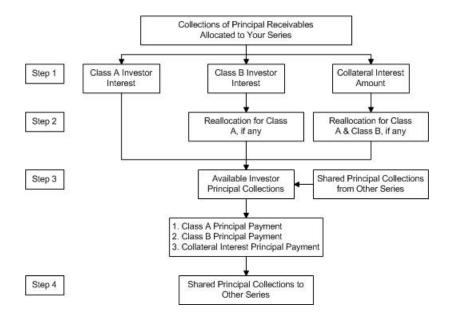
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1999-B Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



1	T1		
1.		e amount of distribution in respect of Class Monthly Principal	\$ 0.000000
2.		e amount of distribution in respect of Class B nthly Principal	\$ 0.000000
3.		amount of distribution in respect of lateral Monthly Principal	\$ 0.000000
4.		amount of distribution in respect of Class Monthly Interest	\$ 4.916667
5.		amount of distribution in respect of Class Deficiency Amounts	\$ 0.000000
6.		e amount of distribution in respect of Class	\$ 0.000000
7.		e amount of distribution in respect of Class B nthly Interest	\$ 5.166667
8.		e amount of distribution in respect of Class B aciency Amounts	\$ 0.000000
9.		e amount of distribution in respect of Class B ditional Interest	\$ 0.000000
10.		amount of distribution in respect of lateral Minimum Monthly Interest	\$ 5.541667
11.		amount of distribution in respect of any rued and unpaid Collateral Minimum Monthly rest	\$ 0.000000
Info	rmati	ion Regarding the Performance of the Trust	
1.	<u>Col</u>	lection 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	\$ 103,321,822.57
	(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	\$ 9,116,628.47
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 9,116,628.47
2.	<u>Prin</u>	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	\$ 70,292,665,257.60
	(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

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(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 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, 2006 through February 8, 2006 February 9, 2006 through February 28, 2006	_	1.07% 1.05%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	_	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	_	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	_	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	_	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	_	N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

4. <u>Delinquent Balances</u>

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:

		20. 50.1	Percentage of Total Receivables	¢.	Aggregate Account Balance
	1	30 - 59 days:	1.62%	\$	1,159,461,617.42
	` ´	60 - 89 days:	0.87%	\$	620,295,309.64
	1	90 - 119 days:	0.71%	\$	506,873,976.48
	(d)	120 - 149 days:	0.66%	\$	471,993,355.76
	(e)	150 - 179 days:	0.67%	\$	476,996,511.52
	(f)	180 – or more days:	0.00%	\$	1,462,464.40
		Total:	4.53%	\$	3,237,083,235.22
5.	<u>Inv</u>	vestor Default Amount			
	(a)	The Aggregate Investor the related Monthly Per		\$	1,785,777.42
	(b)	The Class A Investor D the related Monthly Per		\$	1,517,910.90
	(c)	The Class B Investor D the related Monthly Per		\$	133,933.26
	(d)	The Collateral Default related Monthly Period		\$	133,933.26
6.	Inv	restor Charge Offs			
	(a)	The aggregate amount of Charge Offs for the rela		\$	0.00
	(b)	The aggregate amount of Charge Offs set forth in \$1,000 of original certifications.	6 (a) above per		
		amount		\$	0.00
	(c)	The aggregate amount of Charge Offs for the relationship.		\$	0.00
	(d)	The aggregate amount of Charge Offs set forth in \$1,000 of original certificamount	6 (c) above per	\$	0.00
			- f C - 11 - 4 - 11 - 1 - C 1	Ψ	0.00
	(e)	The aggregate amount of Offs for the related Mor		\$	0.00
	(f)	The aggregate amount of Offs set forth in 6 (e) all original certificate principal certi	oove per \$1,000 of	\$	0.00
		<i>5</i>		•	

(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 6 (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 6 (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 6 (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	\$ 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
<u>Rea</u>	<u>llocations</u>	
(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

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	(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 this 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
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 637,500,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 637,500,000.00
9.	<u>Coll</u>	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, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$ 10,405,897.15
	(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	\$ 846,681.87
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 846,681.87
10.	<u>Prii</u>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date 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
11.	Res	erve 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
12.	Swa	p 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
13.	Swa	ap Cash Flows		
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	810,166.17
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
14.	Ava	ilable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	10,007,459.65
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	811,525.62
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	811,525.62
15.	<u>Por</u>	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		15.21%
	(b)	The Portfolio Adjusted Yield		5.54%
	rmati interp	ion Regarding the Status of the Interest Rate Swa arty	ap and the	Swap
1.		s the Interest Reserve Account been ablished?		No

2.	Has the Interest Reserve Account been funded?	 No
3.	The aggregate amount of funds withdrawn from the Interest Reserve Account, if any	\$ 0.00
4.	How any funds withdrawn from the Interest Reserve Account were utilized	
	N/A	
5.	Has the Interest Rate Swap been terminated?	 No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marce to Copson Stell

Name: Marcie E. Copson-Hall Title: Executive Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2006

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

following documents as fried with the Securit.	ies and Exchange Commission (SEC).
Series 1999-D Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on July 14, 1999
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14,

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

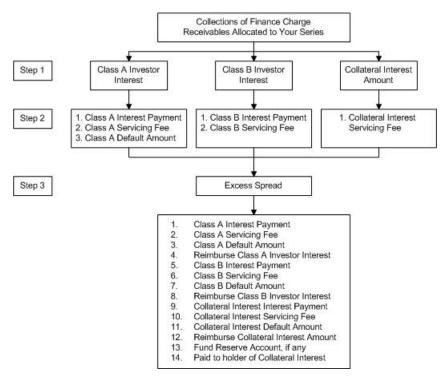
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

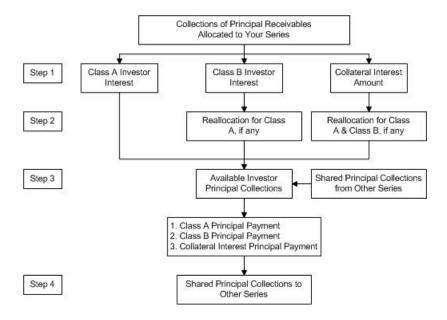
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1999-D Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



B. 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	\$ 3.702222
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 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 Minimum Monthly Interest	\$ 5.791667
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum	
	Monthly Interest	\$ 0.000000

C. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

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

\$ 68,881,215.13

(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

\$ 6,077,753.47

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$ 6,077,753.47

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

\$ 70,292,665,257.60

Trust represen Series 1999-D	Principal Receivables in the ted by the Investor Interest of as of the end of the day on the related Monthly Period	\$	500,000,000.00
Trust represent Interest of Serio	Principal Receivables in the ted by the Adjusted Investor ies 1999-D as of the end of last day of the related d	\$	500,000,000.00
Trust represen Interest as of the	Principal Receivables in the ted by the Class A Investor he end of the day on the last ted Monthly Period	\$	425,000,000.00
Trust represen Investor Intere	Principal Receivables in the ted by the Class A Adjusted st as of the end of the day on the related Monthly Period	\$	425,000,000.00
Trust represen Interest as of the	Principal Receivables in the ted by the Class B Investor he end of the day on the last ted Monthly Period	\$	37,500,000.00
Trust represen Investor Intere	Frincipal Receivables in the ted by the Class B Adjusted st as of the end of the day on the related Monthly Period	\$	37,500,000.00
Trust represen Amount as of	Principal Receivables in the ted by the Collateral Interest the end of the day on the last ted Monthly Period	\$	37,500,000.00
Trust represen Adjusted Amo	Principal Receivables in the ted by the Collateral Interest out as of the end of the day of the related Monthly	\$	37,500,000.00
	nvestor Percentage with period:		
	06 through February 8, 2006 06 through February 28, 2006	_	0.71% 0.70%
	loating Allocation with related Monthly Period	_	0.850
	loating Allocation with respect Monthly Period		0.075
	Floating Allocation with related Monthly Period	-	0.075
	estor Percentage with respect Monthly Period	-	N/A
(o) The Class A F the related Mo	Fixed Allocation with respect to onthly Period	-	N/A
(p) The Class B F the related Mo	ixed Allocation with respect to onthly Period	-	N/A_
-	Fixed Allocation with respect Monthly Period		N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

4. **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 <u>Receivables</u>		Aggregate Account <u>Balance</u>
(a)	30 - 59 days:	1.62%	\$	1,159,461,617.42
(b)	60 - 89 days:	0.87%	\$	620,295,309.64
(c)	90 - 119 days:	0.71%	\$	506,873,976.48
(d)	120 - 149 days:	0.66%	\$	471,993,355.76
(e)	150 - 179 days:	0.67%	\$	476,996,511.52
(f)	180 – or more days:	0.00%	\$	1,462,464.40
	Total:	4.53%	\$	3,237,083,235.22
(a)	vestor Default Amount The Aggregate Investo the related Monthly Pe		\$	1,190,518.27
(b) The Class A Investor I the related Monthly Pe			\$	1,011,940.59
(c) The Class B Investor D the related Monthly Pe		efault Amount for	\$	89,288.84
(d) The Collateral Default related Monthly Period			\$	89,288.84
. <u>In</u>	vestor 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 6 (a) above per \$1,000 of original certificate principal amount		n 6 (a) above per	\$	0.00
(c) The aggregate amount of Class E Charge Offs for the related Mont			\$	0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 6 (c) above per \$1,000 of original certificate principal amount		n 6 (c) above per	\$	0.00
(e) The aggregate amount of Collateral Charge			¢	0.00

0.00

Offs for the related Monthly Period

(f)	The aggregate amount of Collateral Charge Offs set forth in 6 (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 6 (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 6 (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 6 (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	\$ 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
Rea	llocations	
(a)	The amount of Reallocated Collateral	
(*)	Principal Collections with respect to this Distribution Date	\$ 0.00

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	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
	(c)	The Collateral Interest 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 this 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
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	425,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	425,000,000.00
9.	<u>Prir</u>	ncipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date 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	\$	0.00
	Date		φ	0.00

	(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date		\$	6,131,528.94	
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	541,017.26
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	541,017.26
	11.	<u>Col</u>	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, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$	6,397,153.94
		(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	\$	564,454.76
		(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	564,454.76
	12. Portfolio Yield				
		(a)	The Portfolio Yield for the related Monthly Period		15.21%
		(b)	The Portfolio Adjusted Yield		5.43%
D.	Flo	ating	Rate Determinations		
	LIBOR rate for the Interest Period ending on this Distribution Date: 4.57000%				4.57000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcuto Copson Stall

Name: Marcie E. Copson-Hall **Title: Executive Vice President**

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2006

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

	···· ···· ··· ··· ··· ··· ··· ··· ···
Series 1999-J Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.2 to MBNA's Form 8-K filed with the SEC on November 12, 1999
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14,

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

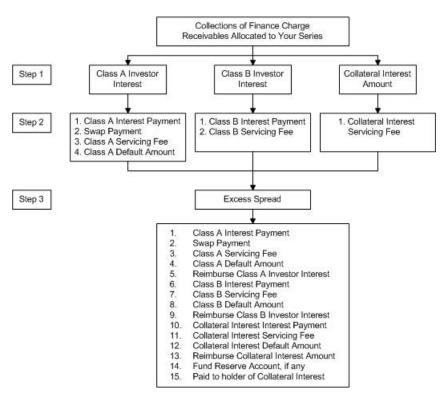
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

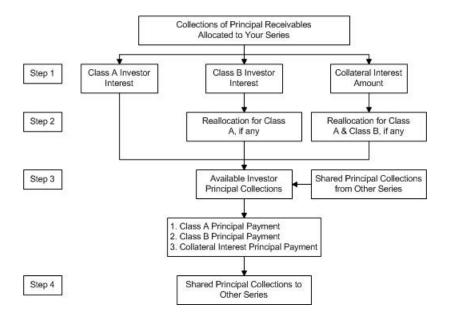
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1999-J Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



1.		e amount of distribution in respect of Class	¢.	0.000000
2.	The	Monthly Principal amount of distribution in respect of Class B	\$	0.000000
		nthly Principal	\$	0.000000
3.		amount of distribution in respect of lateral Monthly Principal	\$	0.000000
4.		e amount of distribution in respect of Class Monthly Interest	\$	5.833333
5.		e amount of distribution in respect of Class Deficiency Amounts	\$	0.000000
6.		e amount of distribution in respect of Class	\$	0.000000
7.		e amount of distribution in respect of Class B nthly Interest	\$	6.166667
8.		e amount of distribution in respect of Class B aciency Amounts	\$	0.000000
9.		e amount of distribution in respect of Class B ditional Interest	\$	0.000000
10.		amount of distribution in respect of lateral Minimum Monthly Interest	\$	6.541667
11. <i>Info</i> 1.	acci Inte	amount of distribution in respect of any rued and unpaid Collateral Minimum Monthly rest ion Regarding the Performance of the Trust lection of Principal Receivables	\$	0.000000
	(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	\$	137,762,426.26
	(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	\$	12,155,503.30
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	12,155,503.30
2.	<u>Prin</u>	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	\$	70,292,665,257.60
	(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

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(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, 2006 through February 8, 2006 February 9, 2006 through February 28, 2006	_	1.42% 1.40%
(k)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(l)	The Class B Floating Allocation with respect to the related Monthly Period		0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	_	N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

4. <u>Delinquent Balances</u>

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 <u>Receivables</u>		Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.62%	\$	1,159,461,617.42
	(b)	60 - 89 days:	0.87%	\$	620,295,309.64
	(c)	90 - 119 days:	0.71%	\$	506,873,976.48
	(d)	120 - 149 days:	0.66%	\$	471,993,355.76
	(e)	150 - 179 days:	0.67%	\$	476,996,511.52
	(f)	180 – or more days:	0.00%	\$	1,462,464.40
		Total:	4.53%	\$	3,237,083,235.22
5.	Inv	vestor Default Amount			
•	(a)		r Default Amount for		
	(a)	the related Monthly Pe		\$	2,381,036.46
	(b)	The Class A Investor E the related Monthly Pe		\$	2,023,881.14
	(c)	The Class B Investor D the related Monthly Pe		\$	178,577.66
	(d)	The Collateral Default related Monthly Period		\$	178,577.66
6.	<u>Inv</u>	estor Charge Offs			
	(a)	The aggregate amount of Charge Offs for the rela		\$	0.00
	(b)	The aggregate amount of Charge Offs set forth in \$1,000 of original certifications.	n 6 (a) above per		
		amount	-	\$	0.00
	(c)	The aggregate amount of Charge Offs for the relationship.		\$	0.00
	(d)	Charge Offs set forth in \$1,000 of original certification.	n 6 (c) above per	¢	0.00
		amount	-	\$	0.00
	(e)	The aggregate amount of Offs for the related Mo		\$	0.00
	(f)	The aggregate amount of Offs set forth in 6 (e) all original certificate principles.	bove per \$1,000 of	\$	0.00
		original confincate print	cipai aiiiouiit	Φ	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 6 (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 6 (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 6 (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
Rea	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

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	(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 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
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 850,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 850,000,000.00
9.	<u>Coll</u>	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, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$ 14,576,861.73
	(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	\$ 1,128,909.19
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 1,128,909.19
10.	<u>Prii</u>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date 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
11.	Res	erve 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
12.	Swa	ıp 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
13.	Swa	np Cash Flows		
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	1,782,553.89
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
14.	Ava	nilable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	14,045,611.73
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,082,034.19
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,082,034.19
15.	<u>Por</u>	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		15.21%
	(b)	The Portfolio Adjusted Yield		5.26%
	ormati unterp	ion Regarding the Status of the Interest Rate Sw party	vap and the	Swap
1.		s the Interest Reserve Account been ablished?		No

D.

2.	Has the Interest Reserve Account been funded?	No
3.	The aggregate amount of funds withdrawn from the Interest Reserve Account, if any	\$ 0.00
4.	How any funds withdrawn from the Interest Reserve Account were utilized	
	N/A	
5.	Has the Interest Rate Swap been terminated?	No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Barreto Coper Shell

Name: Marcie E. Copson-Hall Title: Executive Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2006

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

following documents as fried with the Security	ies and Exenange Commission (SEC).
Series 1999-L Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2000
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14,

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

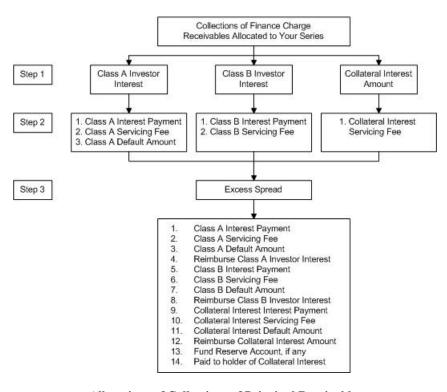
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

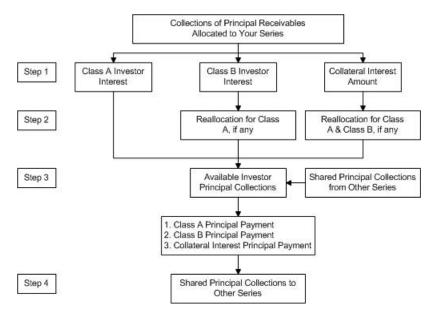
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1999-L Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



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

\$ 0.000000
\$ 0.000000
\$ 0.000000
\$ 3.748889
\$ 0.000000
\$ 0.000000
\$ 3.966667
\$ 0.000000
\$ 0.000000
\$ 4.394444
\$ 0.000000
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

C. 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

\$ 103,321,822.57

- (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
- \$ 9,116,628.47
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$ 9,116,628.47

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

\$ 70,292,665,257.60

(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 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, 2006 through February 8, 2006 February 9, 2006 through February 28, 2006		1.07% 1.05%
(k)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	-	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	-	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	=	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	-	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	-	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	-	N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

4. **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:

		1	J J	,
			Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.62%	\$ 1,159,461,617.42
	(b)	60 - 89 days:	0.87%	\$ 620,295,309.64
	(c)	90 - 119 days:	0.71%	\$ 506,873,976.48
	(d)	120 - 149 days:	0.66%	\$ 471,993,355.76
	(e)	150 - 179 days:	0.67%	\$ 476,996,511.52
	(f)	180 – or more days:	0.00%	\$ 1,462,464.40
		Total:	4.53%	\$ 3,237,083,235.22
5.	<u>In</u>	vestor Default Amount		
	(a)	The Aggregate Investor the related Monthly Pe		\$ 1,785,777.42
	(b)	the related Monthly Pe	riod	\$ 1,517,910.90
	(c)	The Class B Investor E the related Monthly Pe		\$ 133,933.26
	(d)	The Collateral Default related Monthly Period		\$ 133,933.26
6.	<u>In</u>	vestor Charge Offs		
	(a)	The aggregate amount Charge Offs for the relationship.		\$ 0.00
	(b)	The aggregate amount Charge Offs set forth in \$1,000 of original certi	n 6 (a) above per	
		amount	-	\$ 0.00
	(c)	The aggregate amount Charge Offs for the relationship.		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth in \$1,000 of original certi amount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount Offs for the related Mo		\$ 0.00

(f)	The aggregate amount of Collateral Charge Offs set forth in 6 (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 6 (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 6 (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 6 (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	\$ 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
<u>Rea</u>	<u>llocations</u>	
(a)	The amount of Reallocated Collateral	
(**)	Principal Collections with respect to this Distribution Date	\$ 0.00

7.

8.

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

9. Principal Funding Account

Prii	ncipal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date 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	

0.00

Date

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	9,197,293.48
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	811,525.62
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	811,525.62
	11.	<u>Col</u>	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 Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$	9,595,730.98
		(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	\$	846,681.87
		(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	846,681.87
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	-	15.21%
		(b)	The Portfolio Adjusted Yield	-	5.60%
D.	LIE	BOR r	Rate Determinations rates for the related Interest Period: and Class B determination -	_	4.57000%_

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marento Copson Stall

Name: Marcie E. Copson-Hall **Title: Executive Vice President**

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2006

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

following documents as fried with the Securit	ies and exchange Commission (SEC).
Series 2000-D Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on July 14, 2000
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing	Included in Exhibit 4.1 to MBNA's Form

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002

Agreement dated as of December 17, 2001

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

8-K filed with the SEC on January 14,

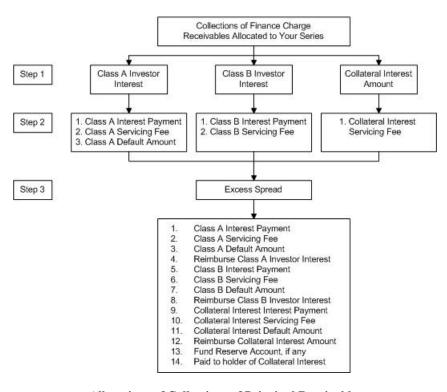
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

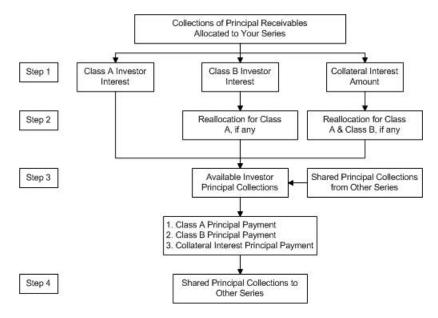
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 2000-D Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



B. 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	\$ 3.710000
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	\$ 3.888889
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 Minimum Monthly Interest	\$ 7.000000
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum	
	Monthly Interest	\$ 0.000000

C. 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

\$ 117,098,063.40

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

\$ 10,332,185.39

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$ 10,332,185.39

2. <u>Principal Receivables in the Trust</u>

(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

\$ 70,292,665,257.60

(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-D as of the end of the day on the last day of the related Monthly Period	\$	850,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-D as of the end of the day on the last day of the related Monthly Period	\$	850,000,000.00
(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	\$	722,500,000.00
(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	\$	722,500,000.00
(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	\$	63,750,000.00
(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	\$	63,750,000.00
(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	\$	63,750,000.00
(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	\$	63,750,000.00
(j)	The Floating Investor Percentage with respect to the period:		, ,
	February 1, 2006 through February 8, 2006 February 9, 2006 through February 28, 2006	_	1.21% 1.19%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	=	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	-	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	-	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	-	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	-	N/A_
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	-	N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

4. <u>Delinquent Balances</u>

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:

gate unt uce 61,617.42 95,309.64 73,976.48 93,355.76 96,511.52 62,464.40
95,309.64 73,976.48 93,355.76 96,511.52
73,976.48 93,355.76 96,511.52
93,355.76
96,511.52

52,464.40
83,235.22
23,881.32
20,299.02
51,791.15
51,791.15
0.00
0.00
0.00
0.00

0.00

(e) The aggregate amount of Collateral Charge

Offs for the related Monthly Period

(f) The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount \$\$ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$\$\$ (h) The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$\$\$\$ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$\$\$\$\$ (j) The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$	0.00
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 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ (j) The aggregate amount of Class B Investor Charge Offs set forth in 6 (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\$ (l) The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution	0.00
Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$\$ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$\$ (j) The aggregate amount of Class B Investor Charge Offs set forth in 6 (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 \$\$\$\$ (l) The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution	
Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date (j) The aggregate amount of Class B Investor Charge Offs set forth in 6 (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 \$ (l) The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution	0.00
Charge Offs set forth in 6 (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 \$\$ (l) The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution	
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date (l) The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution	
Offs reimbursed on the Transfer Date immediately preceding this Distribution Date (1) The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution	0.00
Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution	0.00
	0.00
Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the	\$ 752,604.17
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 66,406.25
(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	\$ 531,250.00
Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$	

7.

8.

(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	\$ 63,750,000.00
(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$ 63,750,000.00
(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 63,750,000.00
(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 63,750,000.00
(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 722,500,000.00
(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 722,500,000.00
<u>Prii</u>	ncipal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date 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	

\$

0.00

Date

9.

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	10,423,599.28
		(b)	The amount of Class B Available Funds on		
			deposit in the Finance Charge Account on the related Transfer Date	\$	919,729.67
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	919,729.67
	11.	<u>Col</u>	lection of Finance Charge Receivables		
		(a) (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 allocated in respect of the Class A Certificates The aggregate amount of Collections of	\$	10,875,161.78
			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	\$	959,573.42
		(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	\$	959,573.42
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	-	15.21%
		(b)	The Portfolio Adjusted Yield	-	5.44%
D.	Flo	ating	Rate Determinations		
			rates for the related Interest Period: and Class B determination -	_	4.57000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Copson Shell

Name: Marcie E. Copson-Hall **Title: Executive Vice President**

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2006

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

following documents as fried with the Securit	ics and Exchange Commission (SEC).
Series 2000-E Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.2 to MBNA's Form 8-K filed with the SEC on July 14, 2000
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14,

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

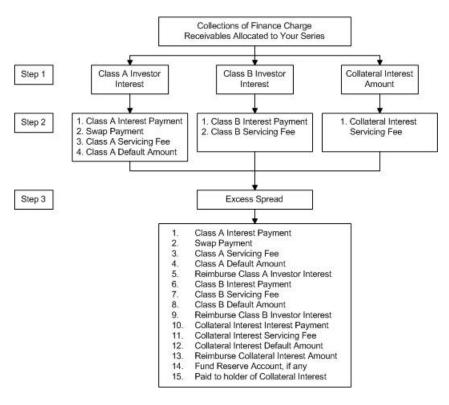
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

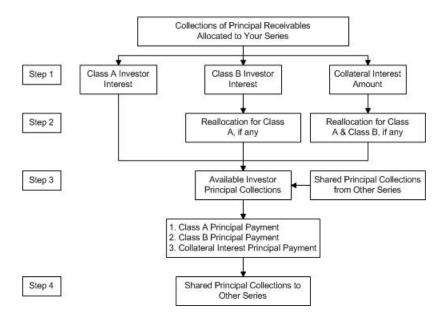
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 2000-E Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



В.			ion Regarding the Current Monthly Distribution Susis of \$1,000 Original Certificate Principal An	ficateholders (Stated
	1.		e amount of distribution in respect of Class Monthly Principal	\$ 0.000000
	2.		e amount of distribution in respect of Class B onthly Principal	\$ 0.000000
	3.		e amount of distribution in respect of llateral Monthly Principal	\$ 0.000000
	4.		e amount of distribution in respect of Class Monthly Interest	\$ 6.500000
	5.		e amount of distribution in respect of Class Deficiency Amounts	\$ 0.000000
	6.		e amount of distribution in respect of Class Additional Interest	\$ 0.000000
	7.		e amount of distribution in respect of Class B onthly Interest	\$ 6.791667
	8.		e amount of distribution in respect of Class B ficiency Amounts	\$ 0.000000
	9.		e amount of distribution in respect of Class B ditional Interest	\$ 0.000000
	10.		e amount of distribution in respect of llateral Minimum Monthly Interest	\$ 7.333333
С.	11.	Inte	e amount of distribution in respect of any rued and unpaid Collateral Minimum Monthly crest ion Regarding the Performance of the Trust	\$ 0.000000
	1.		lection of Principal Receivables	
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$ 81,036,718.41
		(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	\$ 7,293,302.66
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 7,293,302.66
	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	\$ 70,292,665,257.60

(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-E as of the end of the day on the last day of the related Monthly Period	\$	590,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-E as of the end of the day on the last day of the related Monthly Period	\$	590,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00
(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 Investor 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 Amount as of the end of the day on the last day of the related Monthly Period	\$	45,000,000.00
(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	\$	45,000,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	February 1, 2006 through February 8, 2006 February 9, 2006 through February 28, 2006		0.84% 0.83%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.847
(1)	The Class B Floating Allocation with respect to the related Monthly Period	_	0.076
(m)	The Collateral Floating Allocation with respect to the related Monthly Period		0.076
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	_	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	_	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A_

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

4. <u>Delinquent Balances</u>

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 <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.62%	\$ 1,159,461,617.42
	(b)	60 - 89 days:	0.87%	\$ 620,295,309.64
	(c)	90 - 119 days:	0.71%	\$ 506,873,976.48
	(d)	120 - 149 days:	0.66%	\$ 471,993,355.76
	(e)	150 - 179 days:	0.67%	\$ 476,996,511.52
	(f)	180 – or more days:	0.00%	\$ 1,462,464.40
		Total:	4.53%	\$ 3,237,083,235.22
_		1 D C 1/4		
5.	(a)	The Aggregate Investor the related Monthly Pe		\$ 1,404,811.36
	(b) The Class A Investor D the related Monthly Per			\$ 1,190,518.26
	(c) The Class B Investor Default Amount for the related Monthly Period			\$ 107,146.55
	(d)	(d) The Collateral Default Amount for the related Monthly Period		\$ 107,146.55
6.	<u>Inv</u>	vestor Charge Offs		
	(a)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(b) The aggregate amount of Class A Investo Charge Offs set forth in 6 (a) above per \$1,000 of original certificate principal amount		n 6 (a) above per	\$ 0.00
	(c) The aggregate amount of Class B Inves Charge Offs for the related Monthly Pe			\$ 0.00
	(d) The aggregate amount of Class B Investor Charge Offs set forth in 6 (c) above per \$1,000 of original certificate principal amount		n 6 (c) above per	\$ 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 6 (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 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
7.	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	\$ 520,833.33
	(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	\$ 368,750.00
8.	Rea	<u>llocations</u>	
	(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	\$ 45,000,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$ 45,000,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 45,000,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 45,000,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 500,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 500,000,000.00
9.	<u>Coll</u>	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, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$ 8,926,391.18
	(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	\$ 677,345.28
	(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	\$ 677,345.28
10.	<u>Pri</u>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date 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
11.	Rese	erve 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
12.	<u>Swa</u>	p 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
13.	Swa	p Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$ 1,400,327.78
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
14.	Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 8,613,891.18
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 649,220.28
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 649,220.28
15.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	15.21%
	(b)	The Portfolio Adjusted Yield	 5.17%
		- -	

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 BASSOCIATION,	NK, NATIONA	AL
	ASSOCIATION,		

D. Information Regarding the Status of the Interest Rate Swap and the Swap

Counterparty

Name: Marcie E. Copson-Hall Title: Executive Vice President

By: Marcute Copson Shell

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2006

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

following documents as filed with the Security	following documents as filed with the Securities and Exchange Commission ("SEC"):			
Series 2000-H Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000			
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994			
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996			
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998			
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999			
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000			
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001			
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14,			

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

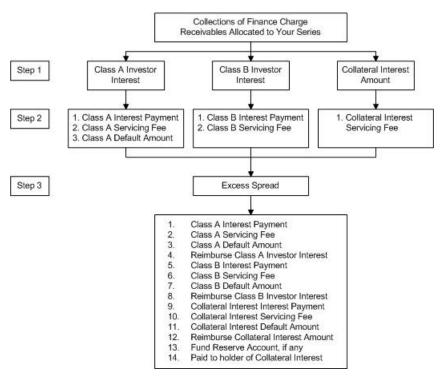
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

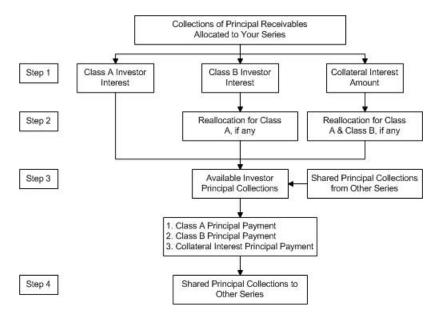
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 2000-H Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



B. 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	\$ 3.748889
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	\$ 4.021111
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 Minimum Monthly Interest	\$ 4.487778
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum	
	Monthly Interest	\$ 0.000000

C. 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

\$ 96,433,704.17

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- \$ 8,508,859.61
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$ 8,508,859.61

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

\$ 70,292,665,257.60

(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-H 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 2000-H 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	\$	595,000,000.00
(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	\$	595,000,000.00
(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	\$	52,500,000.00
(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	\$	52,500,000.00
(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	\$	52,500,000.00
(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	\$	52,500,000.00
(j)	The Floating Investor Percentage with respect to the period:		, ,
	February 1, 2006 through February 8, 2006 February 9, 2006 through February 28, 2006	_	1.00% 0.98%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	-	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	-	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	-	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	=	N/A_
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	=	N/A_
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	-	N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

4. <u>Delinquent Balances</u>

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 <u>Receivables</u>	Aggregate Account <u>Balance</u>
(a	a)	30 - 59 days:	1.62%	\$ 1,159,461,617.42
(l	b)	60 - 89 days:	0.87%	\$ 620,295,309.64
(0	c)	90 - 119 days:	0.71%	\$ 506,873,976.48
(0	d)	120 - 149 days:	0.66%	\$ 471,993,355.76
(6	e)	150 - 179 days:	0.67%	\$ 476,996,511.52
(1	f)	180 – or more days:	0.00%	\$ 1,462,464.40
		Total:	4.53%	\$ 3,237,083,235.22
5.	<u>Inv</u> (a)	The Aggregate Investo the related Monthly Pe		\$ 1,666,725.87
	(b) (c)	The Class A Investor D the related Monthly Per The Class B Investor D	riod	\$ 1,416,716.89
	(0)	the related Monthly Per		\$ 125,004.49
	(d)	The Collateral Default related Monthly Period		\$ 125,004.49
6.	<u>Inv</u>	estor Charge Offs		
	(a)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (a) above per	\$ 0.00
	(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth ir \$1,000 of original certi	n 6 (c) above per	
		amount	-	\$ 0.00

0.00

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

The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount	\$	0.00
The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date The aggregate amount of Class B Investor	\$	0.00
Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution	¢	0.00
The aggregate amount of Collateral Charge		
Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
estor Servicing Fee		
The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	619,791.67
The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	54,687.50
The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	54,687.50
The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$	437,500.00
<u>llocations</u>		
The amount of Reallocated Collateral		
Principal Collections with respect to this Distribution Date	\$	0.00
	Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date S The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date S The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period The amount of Reallocated Collateral Principal Collections with respect to this

	(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	\$ 52,500,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$ 52,500,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 52,500,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 52,500,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 595,000,000.00
0	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 595,000,000.00
9.	<u>Prir</u>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date 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

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	8,584,140.90
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	757,424.54
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	757,424.54
	11.	<u>Col</u>	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, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$	8,956,015.90
		(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	\$	790,237.04
		(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	\$	790,237.04
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		15.21%
		(b)	The Portfolio Adjusted Yield		5.59%
D.	LIE	3OR r	Rate Determinations rates for the related Interest Period:		4.770000/
	Cla	ss A a	and Class B determination -	-	4.57000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Morento Copson Stall

Name: Marcie E. Copson-Hall Title: Executive Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2006

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

following documents as filed with the Securities and Exchange Commission ("SEC"):					
Series 2000-L Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on February 14, 2001				
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994				
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996				
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998				
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999				
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000				
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001				
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14,				

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

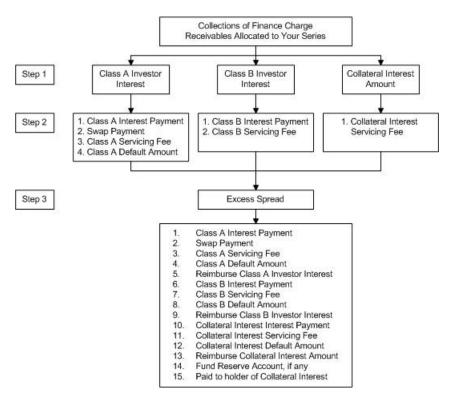
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

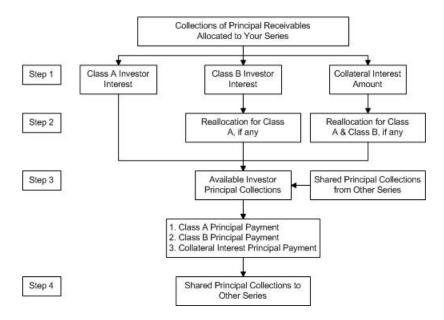
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 2000-L Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



1.		e amount of distribution in respect of Class Monthly Principal	\$ 0.000000
2.		e amount of distribution in respect of Class B nthly Principal	\$ 0.000000
3.		amount of distribution in respect of lateral Monthly Principal	\$ 0.000000
4.		e amount of distribution in respect of Class Monthly Interest	\$ 5.416667
5.		e amount of distribution in respect of Class Deficiency Amounts	\$ 0.000000
6.		e amount of distribution in respect of Class	\$ 0.000000
7.		e amount of distribution in respect of Class B nthly Interest	\$ 3.943333
8.		e amount of distribution in respect of Class B riciency Amount	\$ 0.000000
9.		e amount of distribution in respect of Class B ditional Interest	\$ 0.000000
10.		e amount of distribution in respect of lateral Monthly Interest	\$ 4.332222
11. <i>Info</i> 1.	accı	amount of distribution in respect of any rued and unpaid Collateral Monthly Interest ion Regarding the Performance of the Trust llection of Principal Receivables	\$ 0.000000
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$ 68,881,215.13
	(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	\$ 6,077,753.47
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 6,077,753.47
2.	<u>Prir</u>	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	\$ 70,292,665,257.60
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2000-L as of the end of the day on	
		the last day of the related Monthly Period	\$ 500,000,000.00

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(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 2000-L as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last		
	day of the related Monthly Period	\$	425,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	425,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	37,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the 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 as of the end of the day on the last day of the related Monthly Period	\$	37,500,000.00
(i)	The Floating Investor Percentage with respect to the period:		
	February 1, 2006 through February 8, 2006 February 9, 2006 through February 28, 2006		0.71% 0.70%
(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
(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
<u>Sha</u>	red Principal Collections		
	aggregate amount Shared Principal lections allocated to:		
1. S	eries 1996-B	_	380,272,763.39
Tota	al _	\$	380,272,763.39

4. <u>Delinquent Balances</u>

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 <u>Receivables</u>	Aggregate Account <u>Balance</u>
	(a)	30 - 59 days:	1.62%	\$ 1,159,461,617.42
	(b)	60 - 89 days:	0.87%	\$ 620,295,309.64
	(c)	90 - 119 days:	0.71%	\$ 506,873,976.48
	(d)	120 - 149 days:	0.66%	\$ 471,993,355.76
	(e)	150 - 179 days:	0.67%	\$ 476,996,511.52
	(f)	180 – or more days:	0.00%	\$ 1,462,464.40
		Total:	4.53%	\$ 3,237,083,235.22
5.	Inv	vestor Default Amount		
٥.			r Dafault Amount for	
	(a)	the related Monthly Pe		\$ 1,190,518.27
	(b)	The Class A Investor I the related Monthly Pe		\$ 1,011,940.59
	(c)	The Class B Investor I the related Monthly Pe		\$ 89,288.84
	(d)	The Collateral Default related Monthly Period		\$ 89,288.84
6.	Inv	vestor Charge Offs		
	(a)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount Charge Offs set forth in \$1,000 of original certi amount	n 6 (a) above per	\$ 0.00
	(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth it \$1,000 of original certi amount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount Offs for the related Mo		\$ 0.00
	(f)	The aggregate amount Offs set forth in 6 (e) a original certificate prin	bove per \$1,000 of	\$ 0.00
	(g)	The aggregate amount Charge Offs reimburse Date immediately preco	d on the Transfer	\$ 0.00

	=	
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (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 6 (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 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inv	estor 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
Rea	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 Amount 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

	(e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date		
		=	\$ 37,500,000.00
	(f)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 425,000,000.00
	(g)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 425,000,000.00
9.	<u>Prir</u>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date 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.	Res	erve Account	
	(a)	The Reserve Draw Amount on the related Transfer Date	\$ 0.00
	(b)	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
	(c)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
11.	Swa	ıp 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
4.0	~	~	

12. Swap Cash Flows

	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	738,555.55
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
13.	Ava	ilable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	6,870,084.49
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	541,017.26
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	541,017.26
14.	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	\$	7,135,709.49
	(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	\$	564,454.76
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	564,454.76
15.	<u>Por</u>	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		15.21%
	(b)	The Portfolio Adjusted Yield		5.69%
Flo	ating	Rate Determinations		
LIB		ates for the related Interest Period:		
		ss A and Class B determination -		4.57000% 4.57000%
	COI	lateral interest determination -		4.3700070
	rmati nterp	on Regarding the Status of the Interest Rate Swarty	ap and the	Swap
1.		the Interest Reserve Account been blished?		No
2.	Has	the Interest Reserve Account been funded?		No
3.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$	0.00
4.		w any funds withdrawn from the Interest erve Account were utilized		N/A

D.

E.

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`	Hastne	Interest	Rate	Swan	neen	terminat	ea /
<i>)</i> •	rias mic	microst	raic	DWap	UCCII	terminat	ou.

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MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Copson Shell

Name: Marcie E. Copson-Hall Title: Executive Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 2006

The information which is required to be prepared with respect to the Distribution Date of March 15, 2006, and with respect to the performance of the Trust during the month of February, 2006 is set forth below.

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

Material terms, parties and related abbreviations used herein may be found in the following documents as filed with the Securities and Exchange Commission ("SEC"):

following documents as filed with the Securities and Exchange Commission ("SEC"):				
Series 2001-B Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on May 15, 2001			
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994			
First Amendment to Pooling and Servicing Agreement dated as of March 11, 1996	Included in MBNA's Form 8-K filed with the SEC on May 14, 1996			
Second Amendment to Pooling and Servicing Agreement dated as of June 2, 1998	Included in MBNA's Form 8-K filed with the SEC on July 14, 1998			
Third Amendment to Pooling and Servicing Agreement dated as of January 10, 1999	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999			
Fourth Amendment to Pooling and Servicing Agreement dated as of October 2, 2000	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000			
Fifth Amendment to Pooling and Servicing Agreement dated as of March 30, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001			
Sixth Amendment to Pooling and Servicing Agreement dated as of December 17, 2001	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14,			

2002

Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

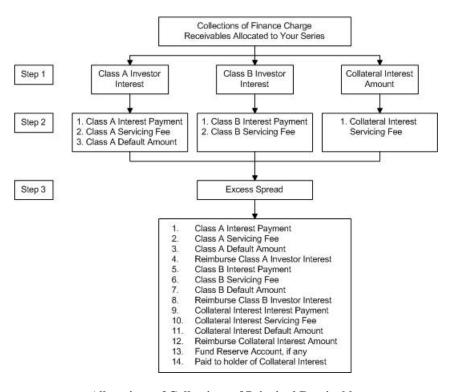
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

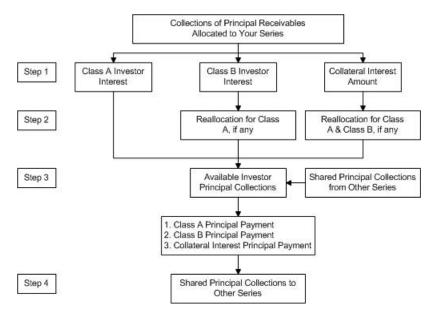
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1998-G Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



B.	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	\$ 3.756667
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	\$ 4.021111
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	\$ 6.041667
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$ 0.000000

C. 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

\$ 103,321,822.57

(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

\$ 9,116,628.47

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$ 9,116,628.47

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

\$ 70,292,665,257.60

(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 2001-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 2001-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 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, 2006 through February 8, 2006 February 9, 2006 through February 28, 2006	_	1.07% 1.05%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	=	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	-	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	-	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	-	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	=	N/A_
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	-	N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

1. Series 1996-B	380,272,763.39
Total	\$ 380,272,763.39

4. <u>Delinquent Balances</u>

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 <u>Receivables</u>		Aggregate Account <u>Balance</u>
((a)	30 - 59 days:	1.62%	\$	1,159,461,617.42
((b)	60 - 89 days:	0.87%	\$	620,295,309.64
((c)	90 - 119 days:	0.71%	\$	506,873,976.48
((d)	120 - 149 days:	0.66%	\$	471,993,355.76
((e)	150 - 179 days:	0.67%	\$	476,996,511.52
((f)	180 – or more days:	0.00%	\$	1,462,464.40
		Total:	4.53%	\$	3,237,083,235.22
5.	<u>In</u> (a)	The Aggregate Investo the related Monthly Pe		\$	1,785,777.42
	(b)	the related Monthly Per	riod	\$	1,517,910.90
	(c)	The Class B Investor Default Amount for the related Monthly Period		\$	133,933.26
	(d)	The Collateral Default related Monthly Period		\$	133,933.26
6.	Inv	vestor Charge Offs			
	(a)	The aggregate amount Charge Offs for the rela		\$	0.00
	(b)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	\$	0.00	
	(c)		The aggregate amount of Class B Investor Charge Offs for the related Monthly Period		0.00
	(d)	The aggregate amount Charge Offs set forth ir \$1,000 of original certi	n 6 (c) above per		
		amount		\$	0.00

0.00

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

(f)	The aggregate amount of Collateral Charge Offs set forth in 6 (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 6 (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 6 (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 6 (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	\$ 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
Rea	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 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 this 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
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	637,500,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	637,500,000.00
9.	<u>Prir</u>	ncipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date 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

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	9,197,293.48
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	811,525.62
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	811,525.62
	11.	Col	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, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$	9,595,730.98
		(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	\$	846,681.87
		(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	846,681.87
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		15.21%
		(b)	The Portfolio Adjusted Yield	_	5.46%
D.	Flo	ating	Rate Determinations		
	LIE		ates for the related Interest Period: ss A and Class B determination -		4.57000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Morento Copson Stall

Name: Marcie E. Copson-Hall **Title: Executive Vice President**