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 March 1, 2006 to March 31, 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)

<u>Delaware</u> (State or other jurisdiction of incorporation or organization of the issuing entity)

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

> > (800) 362-6255 (Telephone number, including area code)

<u>51-0331454</u> (I.R.S. Employer Identification No.)

(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 \underline{X} No ____

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 March 13, 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. 47 of Receivables in Additional Accounts dated as of March 13, 2006, (the "Assignment"). The principal amount of the Receivables in the Additional Accounts on March 13, 2006, was \$1,396,148,698.99. 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 March 31, 2006.
99.2.	Series 1996-G Certificateholders' Statement for the month ended March 31, 2006.
99.3.	Series 1996-M Certificateholders' Statement for the month ended March 31, 2006.
99.4.	Series 1997-B Certificateholders' Statement for the month ended March 31, 2006.
99.5.	Series 1998-E Certificateholders' Statement for the month ended March 31, 2006.
99.6.	Series 1998-G Certificateholders' Statement for the month ended March 31, 2006.
99.7.	Series 1999-B Certificateholders' Statement for the month ended March 31, 2006.
99.8.	Series 1999-D Certificateholders' Statement for the month ended March 31, 2006.
99.9.	Series 1999-J Certificateholders' Statement for the month ended March 31, 2006.
99.10.	Series 1999-L Certificateholders' Statement for the month ended March 31, 2006.
99.11.	Series 2000-D Certificateholders' Statement for the month ended March 31, 2006.
99.12.	Series 2000-E Certificateholders' Statement for the month ended March 31, 2006.
99.13.	Series 2000-H Certificateholders' Statement for the month ended March 31, 2006.
99.14.	Series 2000-L Certificateholders' Statement for the month ended March 31, 2006.
99.15.	Series 2001-B Certificateholders' Statement for the month ended March 31, 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: April 17, 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 Exhibit 99.1 CLASS A CUSIP 55262T BC6 CLASS B CUSIP 55262T BD4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2006

The information which is required to be prepared with respect to the Distribution Date of April 17, 2006, and with respect to the performance of the Trust during the month of March, 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"):

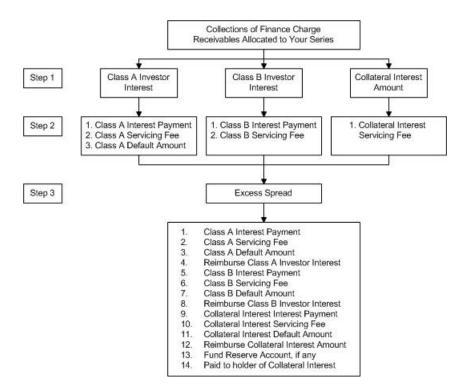
Series 1996-B Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on May 14, 1996
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 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

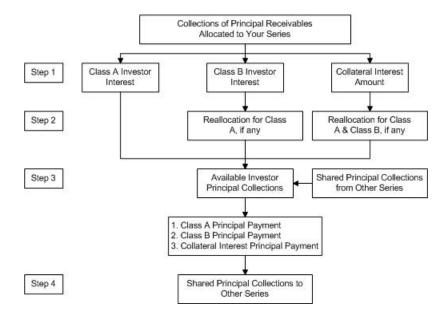
Tenth Amendment to Pooling and Servicing Agreement dated as of January 27, 2006 Included as Exhibit 4.22 to MBNA's Form S-3 filed with the SEC on January 27, 2006

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	\$ 0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$ 1000.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$ 352.941176
4.	The amount of distribution in respect of Class A Monthly Interest	\$ 0.000000
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	\$ 4.692188
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	\$ 1.773869
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$ 0.000000
Info	mation 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 	\$ 77,642,617.81
	(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 4,015,998.79
	(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral	

\$ 7,585,769.69

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

Interest

С.

 (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

\$ 70,514,518,903.95

(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	\$	37,500,000.00
(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	\$	37,500,000.00
(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	\$	0.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	0.00
(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	\$	15,000,000.00
(h)	The Floating Investor Percentage with respect to the period:		
	March 1, 2006 through March 12, 2006 March 13, 2006 through March 31, 2006		0.71% 0.71%
(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	. <u></u>	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
(0)	The Collateral Fixed Allocation with respec to the related Monthly Period	t	0.085
<u>Sha</u>	red Principal Collections		
	aggregate amount Shared Principal lections allocated to:		

3.

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:	1.56%	\$ 1,125,024,329.35
(b)	60 - 89 days:	0.93%	\$ 663,474,718.45
(c)	90 - 119 days:	0.69%	\$ 493,527,987.86
(d)	120 - 149 days:	0.63%	\$ 451,180,735.68
(e)	150 - 179 days:	0.67%	\$ 476,425,189.60
(f)	180 – or more days:	0.00%	\$ 1,039,007.22
	Total:	4.48%	\$ 3,210,671,968.16

5. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,259,269.81
(b)	The Class A Investor Default Amount for the related Monthly Period	\$ 1,095,564.79
(c)	The Class B Investor Default Amount for the related Monthly Period	\$ 56,667.19
(d)	The Collateral Default Amount for the related Monthly Period	\$ 107,037.83

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	¢	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	¢	0.00
	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) (h)	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	\$	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	\$	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.	<u>Inv</u>	vestor Servicing Fee		
	(a)			
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	0.00
	(a) (b)	payable by the Trust to the Servicer for the	\$ \$	0.00
		payable by the Trust to the Servicer for the related Monthly PeriodThe amount of the Class B Servicing Fee payable by the Trust to the Servicer for the		
	(b)	 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 the Collateral Servicing Fee payable by the Trust to the Servicer for the 	\$	23,437.50
8.	(b) (c) (d)	 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 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 Servicer fo	\$ \$	23,437.50
8.	(b) (c) (d)	 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 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 	\$ \$	23,437.50
8.	(b) (c) (d) <u>Rea</u>	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 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 Ilocations The amount of Reallocated Collateral Principal Collections with respect to this	\$ \$	23,437.50 15,625.00 23,437.50

		-	
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 0.00
	(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)	\$ 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	uilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 6,903,564.52
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 343,018.40
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 665,110.98
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	\$ 6,903,564.52
	(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	\$ 357,080.90

	(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	\$ 674,485.98
12	2. <u>Por</u>	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly	
		Period	 213.63%
	(b)	The Portfolio Adjusted Yield	 73.91%
D. L	LIBOR D	Peterminations	
	LIE	OR rates for the Interest Period of March	
	15,	2006 to April 16, 2006:	 4.74875%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Coper Adec

Name: Marcie E. Copson-Hall Title: Executive Vice President Exhibit 99.1 CLASS A CUSIP 55262T BL6 CLASS B CUSIP 55262T BM4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2006

The information which is required to be prepared with respect to the Distribution Date of April 17, 2006, and with respect to the performance of the Trust during the month of March, 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"):

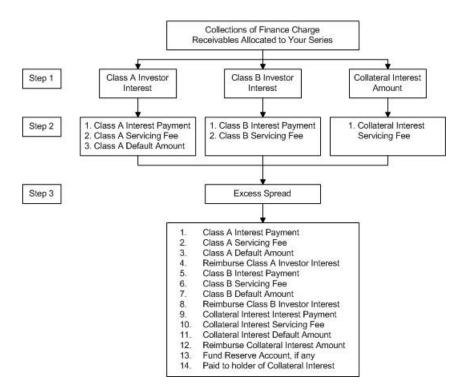
Series 1996-G Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 13, 1996
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 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	Included in Exhibit 4.1 to MBNA's Form

Ninth Amendment to Pooling and ServicingIncluded in Exhibit 4.1 to MBNA's FormAgreement dated as of September 23, 20048-K filed with the SEC on September 24, 2004

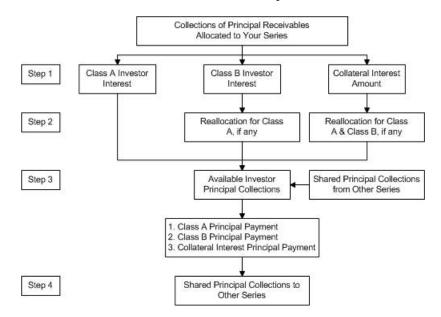
Tenth Amendment to Pooling and Servicing Agreement dated as of January 27, 2006 Included as Exhibit 4.22 to MBNA's Form S-3 filed with the SEC on January 27, 2006

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







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 Collateral Monthly Principal	\$	0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$	4.518021
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	\$	4.673854
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	\$	4.679627
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 	\$	75,857,734.87
	(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	\$	6,693,332.09
	(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral	¢	
	Interest	\$	6,693,332.09
2.	 (a) The aggregate amount of Principal Receivables in the Trust as of the end of the 		

Receivables in the Trust as of the end of the day on the last day of the related Monthly

\$

70,514,518,903.95

Period

С.

(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:		
	March 1, 2006 through March 12, 2006 March 13, 2006 through March 31, 2006		0.71% 0.71%
(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
(0)	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:		

Total

3.

\$ 0.00

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:	1.56%	\$ 1,125,024,329.35
(b)	60 - 89 days:	0.93%	\$ 663,474,718.45
(c)	90 - 119 days:	0.69%	\$ 493,527,987.86
(d)	120 - 149 days:	0.63%	\$ 451,180,735.68
(e)	150 - 179 days:	0.67%	\$ 476,425,189.60
(f)	180 – or more days:	0.00%	\$ 1,039,007.22
	Total:	4.48%	\$ 3,210,671,968.16

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

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,259,269.97
(b)	The Class A Investor Default Amount for the related Monthly Period	\$ 1,070,379.41
(c)	The Class B Investor Default Amount for the related Monthly Period	\$ 94,445.28
(d)	The Collateral Default Amount for the related Monthly Period	\$ 94,445.28

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	\$ 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)	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.	<u>Inv</u>	<u>estor 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
	(a) (b)	payable by the Trust to the Servicer for the	\$	442,708.33 39,062.50
		payable by the Trust to the Servicer for the related Monthly PeriodThe amount of the Class B Servicing Fee payable by the Trust to the Servicer for the		
	(b)	payable by the Trust to the Servicer for the related Monthly PeriodThe amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly PeriodThe amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the	\$	39,062.50
8.	(b) (c) (d)	 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 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 	\$\$	39,062.50 39,062.50
8.	(b) (c) (d)	 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 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 	\$\$	39,062.50 39,062.50
8.	(b) (c) (d) <u>Rea</u>	 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 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 Reallocated Collateral Principal Collections with respect to this 	\$	39,062.50 39,062.50 312,500.00
8.	(b) (c) (d) <u>Rea</u> (a)	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 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 Ilocations The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date The amount of Reallocated Class B Principal Collections with respect to this	\$	39,062.50 39,062.50 312,500.00 0.00

	(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	¢	0.00
		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	<u>illable Funds</u>		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	6,479,237.37
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	571,697.58
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	571,697.58
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	\$	6,744,862.37
	(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	\$	595,135.08
				,

	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were		
		allocated in respect of the Collateral Interest	\$	595,135.08
12.	<u>Port</u>	folio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		16.02%
	(b)	The Portfolio Adjusted Yield		8.19%
Floa	ting l	Rate Determinations		
		OR rates for the Interest Period of March 15, 6 to April 16, 2006:	-	4.74875%
		ateral Interest Determination for the Interest od of March 14, 2006 to April 14, 2006:	-	4.74000%

D.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Coper Aball

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2006

The information which is required to be prepared with respect to the Distribution Date of April 17, 2006, and with respect to the performance of the Trust during the month of March, 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"):

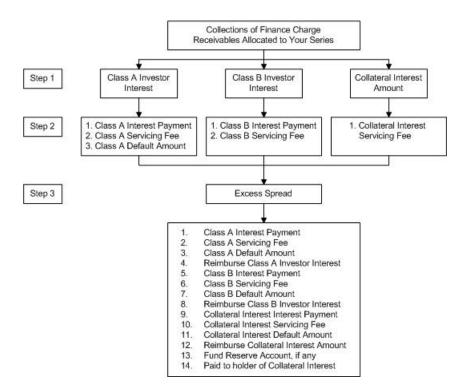
Series 1996-M Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.2 to MBNA's Form 8-K filed with the SEC on February 18, 1997
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 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	Included in Exhibit 4.1 to MBNA's Form

Agreement dated as of September 23, 2004

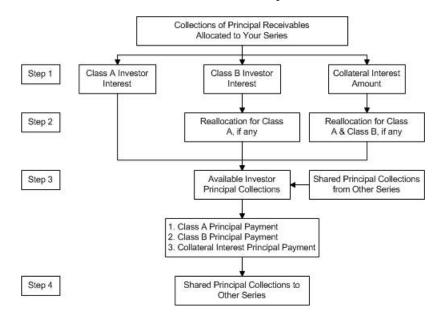
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004 Tenth Amendment to Pooling and Servicing Agreement dated as of January 27, 2006 Included as Exhibit 4.22 to MBNA's Form S-3 filed with the SEC on January 27, 2006

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-M Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge 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 Collateral Monthly Interest	\$ 4.714583
5.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$ 0.000000

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	\$	4.472188
2.	The amount of the current monthly accumulation in respect of Class A Deficiency Amounts	\$	0.000000
3.	The amount of the current monthly accumulation in respect of Class A Additional Interest	\$	0.000000
4.	The amount of the current monthly accumulation in respect of Class B Monthly Interest	\$	4.673854
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	¢	0.000000
	Interest	\$	0.000000

D. Information Regarding the Current Quarterly Interest Distribution.

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

above per \$1,000 of original certificate
principal amount\$0.000000

Collection of Principal Receivables 1.

2.

(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	\$	75,857,734.87
(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	\$	6,693,332.09
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	6,693,332.09
<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	\$	70,514,518,903.95
(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:		
	March 1, 2006 through March 12, 2006 March 13, 2006 through March 31, 2006	_	0.71% 0.71%

(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
		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
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A
<u>Sha</u>	red Principal Collections	

The aggregate amount Shared Principal Collections allocated to:

		_
Total	\$ 0.00	1

4. <u>Delinquent Balances</u>

3.

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:	1.56%	\$ 1,125,024,329.35
(b)	60 - 89 days:	0.93%	\$ 663,474,718.45
(c)	90 - 119 days:	0.69%	\$ 493,527,987.86
(d)	120 - 149 days:	0.63%	\$ 451,180,735.68

(e)	150 - 179 days:	0.67%	\$ 476,425,189.60
(f)	180 – or more days:	0.00%	\$ 1,039,007.22
	Total:	4.48%	\$ 3,210,671,968.16

5. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,259,269.97
(b)	The Class A Investor Default Amount for the related Monthly Period	\$ 1,070,379.41
(c)	The Class B Investor Default Amount for the related Monthly Period	\$ 94,445.28
(d)	The Collateral Default Amount for the related Monthly Period	\$ 94,445.28

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
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

7.

	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	39,062.50
	(-)	The encount of the Collisteral Service For	φ	39,002.30
	(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	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	\$	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>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 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)	\$ 3,837,360.68
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$ 1,900,679.69
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$ 175,269.53
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 6,985.85

11. Available Funds

	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 6,486,223.22
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 571,697.58
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 571,697.58
12.	<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	\$ 6,751,848.22
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 595,135.08
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 595,135.08
13.	<u>Por</u>	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	 16.04%
	(b)	The Portfolio Adjusted Yield	 8.24%

F. LIBOR Determinations

LIBOR rates for the related Interest Period:

Class A and Class B determination -

4.74875%

Collateral Interest determination -

4.74000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Coper Abell

Name: Marcie E. Copson-Hall Title: Executive Vice President Exhibit 99.1 CLASS A CUSIP 55262TCB7 CLASS B CUSIP 55262TCC5

FORM OF MONTHLY CERTIFICATEHOLDERS' **STATEMENT**

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2006

The information which is required to be prepared with respect to the Distribution Date of April 17, 2006, and with respect to the performance of the Trust during the month of March, 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 1997-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, 1997
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

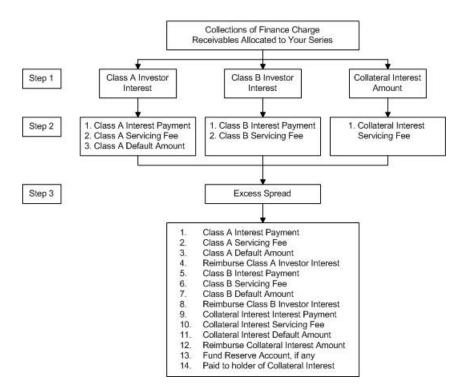
Agreement dated as of September 23, 2004

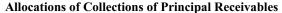
Ninth Amendment to Pooling and Servicing Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

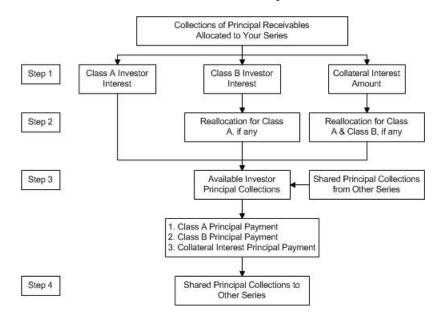
Tenth Amendment to Pooling and Servicing Agreement dated as of January 27, 2006 Included as Exhibit 4.22 to MBNA's Form S-3 filed with the SEC on January 27, 2006

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 1997-B Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge 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	\$ 4.499688
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	\$ 4.673854
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	\$ 5.223854
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. <u>Collection of Principal Receivables</u>

(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	\$ 151,715,469.60
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 13,386,663.95
(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	\$ 13,386,663.95

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 \$70,514,518,903.95

(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:		
	March 1, 2006 through March 12, 2006 March 13, 2006 through March 31, 2006	_	1.42% 1.41%
(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
(0)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(q)	The Class C Fixed Allocation with respect to the related Monthly Period		N/A

3. <u>Shared Principal Collections</u>

The aggregate amount Shared Principal Collections allocated to:

Total

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:	1.56%	\$	1,125,024,329.35
	(b)	60 - 89 days:	0.93%	\$	663,474,718.45
	(c)	90 - 119 days:	0.69%	\$	493,527,987.86
	(d)	120 - 149 days:	0.63%	\$	451,180,735.68
	(e)	150 - 179 days:	0.67%	\$	476,425,189.60
	(f)	180 – or more days:	0.00%	\$	1,039,007.22
		Total:	4.48%	\$	3,210,671,968.16
5.	Inv	vestor Default Amount			
	 (a) The Aggregate Investor Default Amount for the related Monthly Period 			\$	2,518,540.11
	(b)	the related Monthly Pe			2,140,758.97
	(c)	The Class B Investor D the related Monthly Pe		\$	188,890.57
	(d)	The Class C Default An Monthly Period	mount for the related	\$	188,890.57
6. <u>Investor Charge Offs</u>					
	(a)			\$	0.00
	(b)	 (b) The aggregate amount of Class A Investor Charge Offs set forth in 6 (a) above per \$1,000 of original certificate principal amount (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period 		\$	0.00
				\$	0.00
	(0)			\$	0.00
	(d)	Charge Offs set forth in	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)				
		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	
		_	\$ 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
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	\$ 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
8.	Rea	llocations	
		The amount of Reallocated Class C	
	(a)	Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
	(c)	The Class C Investor Interest as of the close of business on this Distribution 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>Prin</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	Ψ	0.00
	(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)	(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	uilable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	12,958,474.86
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,143,395.18
	(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,143,395.18
12.	12. <u>Collection of Finance Charge Receivables</u>			
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$	13,489,724.86
	(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	\$	1,190,270.18
	(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	\$	1,190,270.18
13.	13. <u>Portfolio Yield</u>			
	(a)	The Portfolio Yield for the related Monthly Period		16.02%
	(b)	The Portfolio Adjusted Yield		8.19%
LIB	OR E	Determinations		
LIE	-	ates for the Interest Period of rch 15, 2006 to April 16, 2006:		4.74875%
		MBNA AMERICA BA ASSOCIATION, Servicer	NK, NATI	ONAL

Servicer

D.

By: Marcute Coper Adaec

Name: Marcie E. Copson-Hall

Title: Executive Vice President

Exhibit 99.1 CLASS A CUSIP 55262TDK6 CLASS B CUSIP 55262TDL4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2006

The information which is required to be prepared with respect to the Distribution Date of April 17, 2006, and with respect to the performance of the Trust during the month of March, 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"):

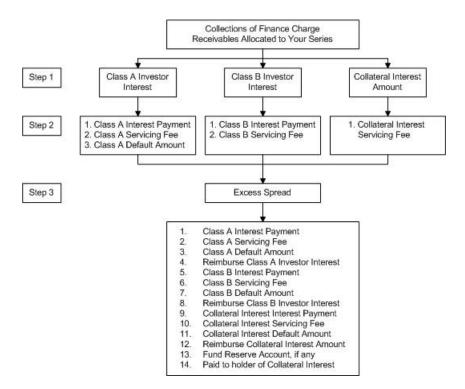
Series 1998-E Supplement to th and Servicing Agreement relati Collateral Certificate		Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 14, 1998
Pooling and Servicing Agreeme of August 4, 1994	ent dated as	Included in MBNA's Form 8-K filed with the SEC on October 14, 1994
First Amendment to Pooling an Agreement dated as of March 1		Included in MBNA's Form 8-K filed with the SEC on May 14, 1996
Second Amendment to Pooling Servicing Agreement dated as of 1998		Included in MBNA's Form 8-K filed with the SEC on July 14, 1998
Third Amendment to Pooling a Agreement dated as of January	•	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 22, 1999
Fourth Amendment to Pooling a Servicing Agreement dated as o 2000		Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Fifth Amendment to Pooling an Agreement dated as of March 3		Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on April 13, 2001
Sixth Amendment to Pooling at Agreement dated as of Decemb	•	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 14, 2002
Seventh Amendment to Pooling Servicing Agreement dated as o 2002		Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003
Eighth Amendment to Pooling Servicing Agreement dated as c 2003		Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003
Ninth Amendment to Pooling a	nd Servicing	Included in Exhibit 4.1 to MBNA's Form

Agreement dated as of September 23, 2004

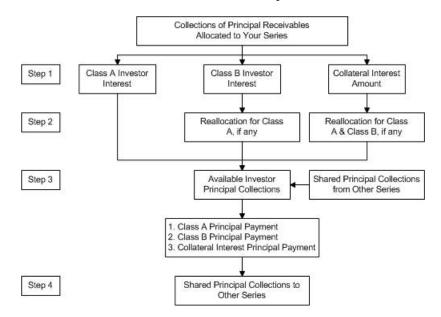
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004 Tenth Amendment to Pooling and Servicing Agreement dated as of January 27, 2006 Included as Exhibit 4.22 to MBNA's Form S-3 filed with the SEC on January 27, 2006

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-E Supplement previously filed by the Registrant with the SEC.

Allocations of Collections of Finance Charge 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 Collateral Minimum Monthly Interest	\$ 5.500000
5.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum	
	Monthly Interest	\$ 0.000000

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	\$ 4.349583
2.	The amount of the current monthly accumulation in respect of Class A Deficiency Amounts	\$ 0.000000
3.	The amount of the current monthly accumulation in respect of Class A Additional Interest	\$ 0.000000
4.	The amount of the current monthly accumulation in respect of Class B Monthly Interest	\$ 4.519167
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

D. Information Regarding the Current Quarterly Interest Distribution.

1.	The total amount of distribution from the Interest Funding Account	\$	9,712,790.00
2.	The amount of the current quarterly interest distribution in respect of Class A	\$	8,896,875.00
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	\$	11.862500
		Ψ	11100_000
4.	The amount of the current quarterly interest distribution in respect of Class B	\$	815,915.00

The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount
 \$ 12.325000

E. Information Regarding the Performance of the Trust

1. <u>Collection of Principal Receivables</u>				
	(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	\$	133,866,594.43
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$	11,815,957.19
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	11,815,957.19
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	\$	70,514,518,903.95
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period	\$	882,400,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period	\$	882,400,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	750,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	750,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	66,200,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly Period	\$	66,200,000.00
	(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$	66,200,000.00

(i)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly		
	Period	\$	66,200,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	March 1, 2006 through March 12, 2006 March 13, 2006 through March 31, 2006	_	1.26% 1.25%
(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
(0)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A
	red Principal Collections		

The aggregate amount Shared Principal Collections allocated to:

Total	\$ 0.00

4. Delinquent Balances

3.

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:	1.56%	\$ 1,125,024,329.35
(b)	60 - 89 days:	0.93%	\$ 663,474,718.45
(c)	90 - 119 days:	0.69%	\$ 493,527,987.86
(d)	120 - 149 days:	0.63%	\$ 451,180,735.68
(e)	150 - 179 days:	0.67%	\$ 476,425,189.60
(f)	180 – or more days:	0.00%	\$ 1,039,007.22
	Total:	4.48%	\$ 3,210,671,968.16

5. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$	2,222,359.57
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$	1,888,904.95
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$	166,727.31
	(d)	The Collateral Default Amount for the related Monthly Period	\$	166,727.31
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 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
		Duit	Ψ	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.	Inva	estor Servicing Fee	
		The amount of the Class A Servicing Fee	
	(a)	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.	<u>Rea</u>	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	\$ 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>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 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
10.	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)	\$ 9,712,790.00
	(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$ 3,262,187.50
	(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$ 299,168.84
	(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 24,399.04
11.	Ava	ulable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 11,458,346.23
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,009,237.08
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,009,237.08

12. Collection of Finance Charge Receivables

		(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$	11,927,096.23	
		(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	\$	1,050,612.08	
		(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	1,050,612.08	
	13.	<u>Por</u>	tfolio Yield			
		(a)	The Portfolio Yield for the related Monthly Period	-	16.06%	
		(b)	The Portfolio Adjusted Yield	_	8.15%	
F.	Flo	ating	Rate Determinations			
	LIBOR rates for the related Interest Period:					
	Cla	ss A a	nd Class B determination -	_	4.60000%	

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Coper Adall

Name: Marcie E. Copson-Hall Title: Executive Vice President Exhibit 99.1 CLASS A CUSIP 55262TDP5 CLASS B CUSIP 55262TDQ3

FORM OF MONTHLY CERTIFICATEHOLDERS' **STATEMENT**

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2006

The information which is required to be prepared with respect to the Distribution Date of April 17, 2006, and with respect to the performance of the Trust during the month of March, 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 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 Amondment to Peoling and Servicing	Included in Exhibit 4.1 to MDNA's Form

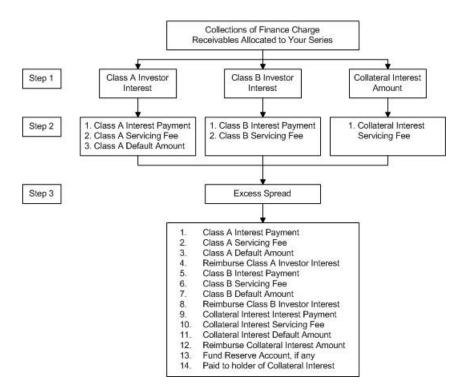
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004

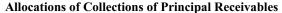
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

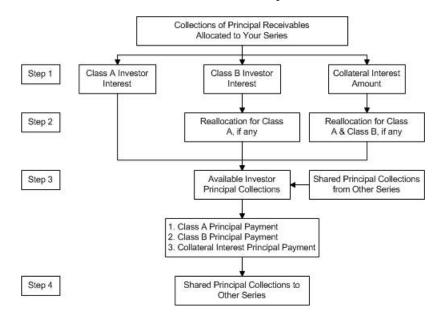
Tenth Amendment to Pooling and Servicing Agreement dated as of January 27, 2006 Included as Exhibit 4.22 to MBNA's Form S-3 filed with the SEC on January 27, 2006

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







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	\$	4.472187
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	\$	4.719687
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	\$	4.830833
11.	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	e \$	113,786,598.41
	(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	\$	10,039,997.96
	(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral		
	Interest	\$	10,039,997.96

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

С.

 (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

\$ 70,514,518,903.95

(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:		
	March 1, 2006 through March 12, 2006 March 13, 2006 through March 31, 2006		1.07% 1.06%
(j)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(k)	The Class B Floating Allocation with respect to the related Monthly Period		0.075
(1)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075
(m)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	_	N/A
Sha	red Principal Collections		

3. <u>Shared Principal Collections</u>

The aggregate amount Shared Principal Collections allocated to:

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:	1.56%	\$ 1,125,024,329.35
(b)	60 - 89 days:	0.93%	\$ 663,474,718.45
(c)	90 - 119 days:	0.69%	\$ 493,527,987.86
(d)	120 - 149 days:	0.63%	\$ 451,180,735.68
(e)	150 - 179 days:	0.67%	\$ 476,425,189.60
(f)	180 – or more days:	0.00%	\$ 1,039,007.22
	Total:	4.48%	\$ 3,210,671,968.16
5. <u>I</u>	nvestor Default Amount		
(;	a) The Aggregate Investo the related Monthly Pe		\$ 1,888,905.00
(1	b) The Class A Investor I the related Monthly Pe		\$ 1,605,569.12
(c) The Class B Investor E the related Monthly Pe		\$ 141,667.94
	 d) The Collateral Default related Monthly Period nvestor Charge Offs 		\$ 141,667.94
	_		
(8	a) The aggregate amount Charge Offs for the rela		\$ 0.00
(1	b) The aggregate amount Charge Offs set forth in \$1,000 of original certi amount	n 6 (a) above per	\$ 0.00
(0	c) The aggregate amount Charge Offs for the rela		\$ 0.00
(0	 The aggregate amount Charge Offs set forth in \$1,000 of original certi amount 	n 6 (c) above per	\$ 0.00
(6	e) The aggregate amount Offs for the related Mo		\$ 0.00
(1	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 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	\$ 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
8.	<u>Rea</u>	llocations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$ 56,250,000.00

	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this 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>Prir</u>	<u>icipal Funding Account</u>	
	(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	<u>ailable Funds</u>	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 9,718,855.75
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 857,546.43
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 857,546.43

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	\$	10,117,293.25
		(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	\$	892,702.68
		(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	\$	892,702.68
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	_	16.02%
		(b)	The Portfolio Adjusted Yield	_	8.22%
D.	Flo	ating	Rate Determinations		
			ates for the related Interest Period: and Class B determination -		4.74875%
	Col	latera	l Interest determination -	_	4.74000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Coper Adaec

Name: Marcie E. Copson-Hall Title: Executive Vice President Exhibit 99.1 CLASS A CUSIP 55262TEB5 CLASS B CUSIP 55262TEC3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2006

The information which is required to be prepared with respect to the Distribution Date of April 17, 2006, and with respect to the performance of the Trust during the month of March, 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-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

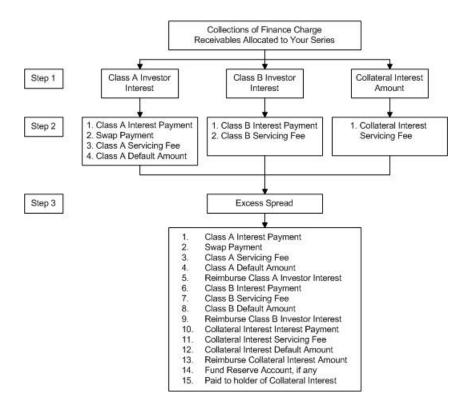
Ninth Amendment to Pooling and Servicing Included in Exhibit 4.1 to MBNA's Form Agreement dated as of September 23, 2004

8-K filed with the SEC on September 24, 2004

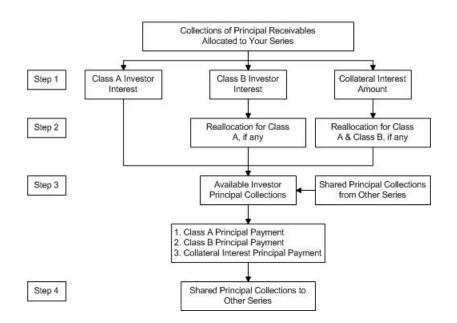
Tenth Amendment to Pooling and Servicing Agreement dated as of January 27, 2006 Included as Exhibit 4.22 to MBNA's Form S-3 filed with the SEC on January 27, 2006

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



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

1.	The amount of distribut A Monthly Principal	ution in respect of Class	\$ 0.000000
2.	The amount of distribution Monthly Principal	ution in respect of Class B	\$ 0.000000
3.	The amount of distribution Collateral Monthly Pr		\$ 0.000000
4.	The amount of distributed A Monthly Interest	ution in respect of Class	\$ 4.916667
5.	The amount of distributed A Deficiency Amount	ution in respect of Class	\$ 0.000000
6.	The amount of distributer A Additional Interest	ution in respect of Class	\$ 0.000000
7.	The amount of distribution Monthly Interest	ution in respect of Class B	\$ 5.166667
8.	The amount of distribution Deficiency Amounts	ution in respect of Class B	\$ 0.000000
9.	The amount of distributed Additional Interest	ution in respect of Class B	\$ 0.000000
10.	The amount of distribution Collateral Minimum M		\$ 5.541667
	Interest rmation Regarding the	bllateral Minimum Monthly Performance of the Trust	\$ 0.000000
1.	Collection of Principa	al Receivables	
	Principal Receiv related Monthly	mount of Collections of yables processed during the Period which were pect of the Class A	\$ 113,786,598.41
	Principal Receiv related Monthly	mount of Collections of yables processed during the Period which were beet of the Class B	\$ 10,039,997.96
	Principal Receiv related Monthly	mount of Collections of vables processed during the Period which were beet of the Collateral	\$ 10,039,997.96
2.	Principal Receivables	in the Trust	
	Receivables in th	nount of Principal e Trust as of the end of the ay of the related Monthly	\$ 70,514,518,903.95
	Trust represented Series 1999-B as	rincipal Receivables in the l by the Investor Interest of of the end of the day on e related Monthly Period	\$ 750,000,000.00

С.

(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:	
	March 1, 2006 through March 12, 2006 March 13, 2006 through March 31, 2006	 1.07% 1.06%
(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
(0)	The Class A Fixed Allocation with respect to the related Monthly Period	 N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	 N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	 N/A

3. <u>Shared Principal Collections</u>

The aggregate amount Shared Principal Collections allocated to:

\$ 0.00

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:	1.56%	\$ 1,125,024,329.35
(b)	60 - 89 days:	0.93%	\$ 663,474,718.45
(c)	90 - 119 days:	0.69%	\$ 493,527,987.86
(d)	120 - 149 days:	0.63%	\$ 451,180,735.68
(e)	150 - 179 days:	0.67%	\$ 476,425,189.60
(f)	180 – or more days:	0.00%	\$ 1,039,007.22
	Total:	4.48%	\$ 3,210,671,968.16

5. Investor Default Amount

6.

(a) The Aggregate Investor Default Amount for the related Monthly Period \$ 1,888,905.00 (b) The Class A Investor Default Amount for the related Monthly Period \$ 1,605,569.12 (c) The Class B Investor Default Amount for the related Monthly Period \$ 141,667.94 (d) The Collateral Default Amount for the related Monthly Period \$ 141,667.94 (d) The collateral Default Amount for the related Monthly Period \$ 0.00 (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 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (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 set forth in 6 (e) above per \$1,000 of original certificate principal amount \$ 0.00			
the related Monthly Period\$ 1,605,569.12(c) The Class B Investor Default Amount for the related Monthly Period\$ 141,667.94(d) The Collateral Default Amount for the related Monthly Period\$ 141,667.94(d) The Collateral Default Amount for the related Monthly Period\$ 141,667.94Investor Charge Offs(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period(b) The aggregate amount of Class A Investor Charge Offs set forth in 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(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period\$ 0.00(d) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period\$ 0.00(c) 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(d) The aggregate amount of Collateral Charge Offs for the related Monthly Period\$ 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\$ 0.00	(a)		\$ 1,888,905.00
the related Monthly Period \$ 141,667.94 (d) The Collateral Default Amount for the related Monthly Period \$ 141,667.94 Investor Charge Offs \$ 0.00 (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 for the related Monthly Period \$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (d) The aggregate amount of Class B Investor Charge Offs 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 \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of \$ 0.00	(b)		\$ 1,605,569.12
related Monthly Period \$ 141,667.94 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 Class B Investor Charge Offs set forth in 6 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of \$ 0.00	(c)		\$ 141,667.94
(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 Class B Investor Charge Offs set forth in 6 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (f) 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 \$ 0.00	(d)		\$ 141,667.94
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\$0.00	Inve	estor Charge Offs	
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\$ 0.00	(a)		\$ 0.00
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 \$ 0.00	(b)	Charge Offs set forth in 6 (a) above per \$1,000 of original certificate principal	\$ 0.00
Charge Offs set forth in 6 (c) above per \$1,000 of original certificate principal amount 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	(c)		\$ 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 	(d)	Charge Offs set forth in 6 (c) above per	
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		amount	\$ 0.00
Offs set forth in 6 (e) above per \$1,000 of	(e)		\$ 0.00
original certificate principal amount \$ 0.00	(f)	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.	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
8.	<u>Rea</u>	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>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	\$ 10,407,965.09
	(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	\$ 892,702.68
	(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	\$ 892,702.68
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.	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.	<u>Swa</u>	<u>p Reserve Fund</u>		
	(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	\$	290,671.84
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
14.	Ava	<u>ilable Funds</u>		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	10,009,527.59
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	857,546.43
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	857,546.43
15.	Por	<u>tfolio Yield</u>		
	(a)	The Portfolio Yield for the related Monthly		
		Period	_	16.02%
	(b)	The Portfolio Adjusted Yield	_	8.06%

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

1. Has the Interest Reserve Account been established?

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: Marcute Coper Adall

Name: Marcie E. Copson-Hall Title: Executive Vice President Exhibit 99.1 CLASS A CUSIP 55262TEE9 CLASS B CUSIP 55262TEF6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2006

The information which is required to be prepared with respect to the Distribution Date of April 17, 2006, and with respect to the performance of the Trust during the month of March, 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"):

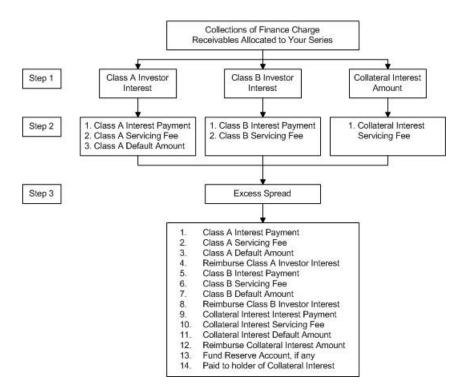
Series 1999-D Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on July 14, 1999
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 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 ServicingIncluded in Exhibit 4.1 to MBNA's FormAgreement dated as of September 23, 20048-K filed with the SEC on September 24, 2004

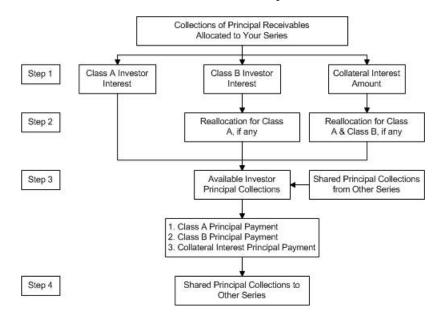
Tenth Amendment to Pooling and Servicing Agreement dated as of January 27, 2006 Included as Exhibit 4.22 to MBNA's Form S-3 filed with the SEC on January 27, 2006

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







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

1.		amount of distribution in respect of Class onthly Principal	\$ 0.000000
2.		amount of distribution in respect of Class B thly Principal	\$ 0.000000
3.		amount of distribution in respect of ateral Monthly Principal	\$ 0.000000
4.		amount of distribution in respect of Class onthly Interest	\$ 4.527188
5.		amount of distribution in respect of Class efficiency Amounts	\$ 0.000000
6.		amount of distribution in respect of Class dditional Interest	\$ 0.000000
7.		amount of distribution in respect of Class B thly Interest	\$ 5.416667
8.		amount of distribution in respect of Class B ciency 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
Info	rmatic	on Regarding the Performance of the Trust	
1.	<u>Colle</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	\$ 75,857,734.87
	(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	\$ 6,693,332.09
	(c)	The aggregate amount of Collections of	

 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
 \$ 6,693,332.09

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

С.

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

5 70,514,518,903.95

(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-D as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-D as of the end of the day on the last day of the related Monthly Period	\$	500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	425,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	425,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	37,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	37,500,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$	37,500,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period	\$	37,500,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	March 1, 2006 through March 12, 2006 March 13, 2006 through March 31, 2006	_	0.71% 0.71%
(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
(0)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

3. <u>Shared Principal Collections</u>

The aggregate amount Shared Principal Collections allocated to:

Total

\$ 0.00

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:	1.56%	\$ 1,125,024,329.35
(b)	60 - 89 days:	0.93%	\$ 663,474,718.45
(c)	90 - 119 days:	0.69%	\$ 493,527,987.86
(d)	120 - 149 days:	0.63%	\$ 451,180,735.68
(e)	150 - 179 days:	0.67%	\$ 476,425,189.60
(f)	180 – or more days:	0.00%	\$ 1,039,007.22
	Total:	4.48%	\$ 3,210,671,968.16

5. Investor Default Amount

6.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,259,269.97
(b)	The Class A Investor Default Amount for the related Monthly Period	\$ 1,070,379.41
(c)	The Class B Investor Default Amount for the related Monthly Period	\$ 94,445.28
(d)	The Collateral Default Amount for the related Monthly Period	\$ 94,445.28
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 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
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	\$ 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	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 Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$	37,500,000.00
		Φ	57,500,000.00
(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>Principal Funding Account</u>

(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
	 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	0.00
	Date	\$	0.00

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date			
				\$	6,479,237.37	
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	571,697.58	
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	571,697.58	
	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	\$	6,744,862.37	
		(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	¢	505 125 00	
		(c)	Class B Certificates 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	\$	595,135.08 595,135.08	
	12.	Por	<u>tfolio Yield</u>			
		(a)	The Portfolio Yield for the related Monthly			
			Period		16.02%	
		(b)	The Portfolio Adjusted Yield		7.94%	
D.	Floating Rate Determinations					
			ate for the Interest Period ending on this ion Date:		4.74875%	
			MBNA AMERICA BAN	NK, NATI	ONAL	

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Coper Adaec

Name: Marcie E. Copson-Hall Title: Executive Vice President Exhibit 99.1 CLASS A CUSIP 55262TEU3 CLASS B CUSIP 55262TEV1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2006

The information which is required to be prepared with respect to the Distribution Date of April 17, 2006, and with respect to the performance of the Trust during the month of March, 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"):

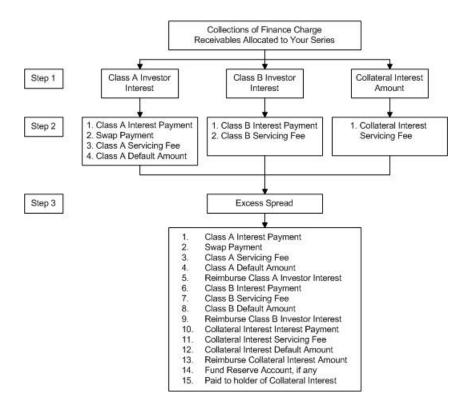
Series 1999-J Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.2 to MBNA's Form 8-K filed with the SEC on November 12, 1999
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 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	Included in Exhibit 4.1 to MBNA's Form

Agreement dated as of September 23, 2004

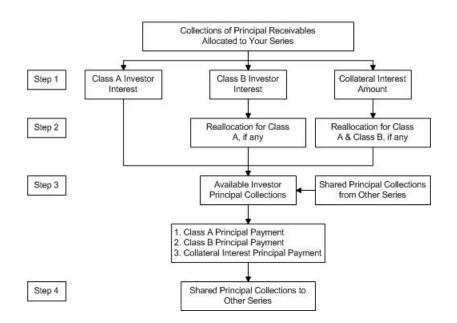
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004 Tenth Amendment to Pooling and Servicing Agreement dated as of January 27, 2006 Included as Exhibit 4.22 to MBNA's Form S-3 filed with the SEC on January 27, 2006

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



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

1.		nount of distribution in respect of Class nthly Principal	\$ 0.000000
2.		nount of distribution in respect of Class B ly Principal	\$ 0.000000
3.		nount of distribution in respect of eral Monthly Principal	\$ 0.000000
4.		nount of distribution in respect of Class nthly Interest	\$ 5.833333
5.		nount of distribution in respect of Class iciency Amounts	\$ 0.000000
6.		nount of distribution in respect of Class litional Interest	\$ 0.000000
7.		nount of distribution in respect of Class B ly Interest	\$ 6.166667
8.		nount of distribution in respect of Class B ency Amounts	\$ 0.000000
9.		nount of distribution in respect of Class B onal Interest	\$ 0.000000
10.		nount of distribution in respect of eral Minimum Monthly Interest	\$ 6.541667
	accrue Interes rmation	Regarding the Performance of the Trust	\$ 0.000000
1.	<u>Collec</u>	<u>tion of Principal Receivables</u>	
		The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$ 151,715,469.60
		The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 13,386,663.95
		The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 13,386,663.95
2.	<u>Princi</u>	pal Receivables in the Trust	
	R d	The aggregate amount of Principal deceivables in the Trust as of the end of the ay on the last day of the related Monthly eriod	\$ 70,514,518,903.95
	T S	The amount of Principal Receivables in the Frust represented by the Investor Interest of eries 1999-J as of the end of the day on he last day of the related Monthly Period	\$ 1,000,000,000.00

С.

(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:	
	March 1, 2006 through March 12, 2006 March 13, 2006 through March 31, 2006	1.42% 1.41%
(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
(0)	The Class A Fixed Allocation with respect to the related Monthly Period	 N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	 N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	 N/A

3. <u>Shared Principal Collections</u>

The aggregate amount Shared Principal Collections allocated to:

\$ 0.00

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:	1.56%	\$ 1,125,024,329.35
(b)	60 - 89 days:	0.93%	\$ 663,474,718.45
(c)	90 - 119 days:	0.69%	\$ 493,527,987.86
(d)	120 - 149 days:	0.63%	\$ 451,180,735.68
(e)	150 - 179 days:	0.67%	\$ 476,425,189.60
(f)	180 – or more days:	0.00%	\$ 1,039,007.22
	Total:	4.48%	\$ 3,210,671,968.16

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

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 2,518,540.11
(b)	The Class A Investor Default Amount for the related Monthly Period	\$ 2,140,758.97
(c)	The Class B Investor Default Amount for the related Monthly Period	\$ 188,890.57
(d)	The Collateral Default Amount for the related Monthly Period	\$ 188,890.57
Inve	estor Charge Offs	

(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 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
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	\$ 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
8.	<u>Rea</u>	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	

(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	\$ 14,565,899.23
	(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	\$ 1,190,270.18
10.	(c) Prij	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	\$ 1,190,270.18
10.	<u>111</u>	incipal 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
			_

		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.	<u>Swa</u>	<u>p Reserve Fund</u>	
	(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.	<u>Swa</u>	p Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$ 1,076,174.37
	(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	\$ 14,034,649.23
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,143,395.18
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,143,395.18
15	п	46.11. Viald	
15.	<u>Por</u> (a)	tfolio Yield The Portfolio Yield for the related Monthly	
	(4)	Period	 16.02%
	(b)	The Portfolio Adjusted Yield	 7.78%

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

1. Has the Interest Reserve Account been established?

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: Marcute Coper Adel

Name: Marcie E. Copson-Hall Title: Executive Vice President Exhibit 99.1 CLASS A CUSIP 55262TEW9 CLASS B CUSIP 55262TEX7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2006

The information which is required to be prepared with respect to the Distribution Date of April 17, 2006, and with respect to the performance of the Trust during the month of March, 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-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	Included in Exhibit 4.1 to MBNA's Form

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 Tenth Amendment to Pooling and Servicing Agreement dated as of January 27, 2006 Included as Exhibit 4.22 to MBNA's Form S-3 filed with the SEC on January 27, 2006

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

h

Allocations of Collections of Principal Receivables

, its

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	\$ 4.582187
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	\$ 4.838854
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	\$ 5.343021
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. <u>Collection of Principal Receivables</u>

(8) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	¢	112 786 508 41
	Certificates	\$	113,786,598.41
(t	 The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates 	\$	10,039,997.96
(0) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	10,039,997.96
2. <u>P</u>	rincipal 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	\$	70,514,518,903.95
(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		\$	56,250,000.00
(i)		Ψ	
	Period	\$	56,250,000.00

(j)	The Floating Investor Percentage with respect to the period:	
	March 1, 2006 through March 12, 2006 March 13, 2006 through March 31, 2006	 1.07% 1.06%
(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
(0)	The Class A Fixed Allocation with respect to the related Monthly Period	 N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	 N/A
(q)	The 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:	
Tota	al	\$ 0.00

4. **Delinquent Balances**

3.

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:	1.56%	\$ 1,125,024,329.35
(b)	60 - 89 days:	0.93%	\$ 663,474,718.45
(c)	90 - 119 days:	0.69%	\$ 493,527,987.86
(d)	120 - 149 days:	0.63%	\$ 451,180,735.68
(e)	150 - 179 days:	0.67%	\$ 476,425,189.60
(f)	180 – or more days:	0.00%	\$ 1,039,007.22
	Total:	4.48%	\$ 3,210,671,968.16
. Ir	vestor Default Amount		

5. Investor Default Amount

(a)	The Aggregate Investor Default Amount for	
	the related Monthly Period	\$ 1,888,905.00

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

\$ 1,605,569.12

	(c)	The Class B Investor Default Amount for the related Monthly Period	\$ 141,667.94
	(d)	The Collateral Default Amount for the related Monthly Period	\$ 141,667.94
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 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

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

8.

(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>	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
		Ψ	

9. <u>Principal Funding Account</u>

(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
		 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	<u>uilable Funds</u>	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 9,718,855.75
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 857,546.43
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 857,546.43
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	\$ 10,117,293.25
	(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	\$ 892,702.68
	(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	\$ 892,702.68

12. Portfolio Yield

16.02%		
8.09%		

D. Floating Rate Determinations

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

4.74875%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

pre Name: Marcie E. Copson-Hall Title: Executive Vice President Exhibit 99.1 CLASS A CUSIP 55262TFG3 CLASS B CUSIP 55262TFH1

FORM OF MONTHLY CERTIFICATEHOLDERS' **STATEMENT**

SERIES 2000-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2006

The information which is required to be prepared with respect to the Distribution Date of April 17, 2006, and with respect to the performance of the Trust during the month of March, 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 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 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 Included in Exhibit 4.1 to MBNA's Form Agreement dated as of September 23, 2004

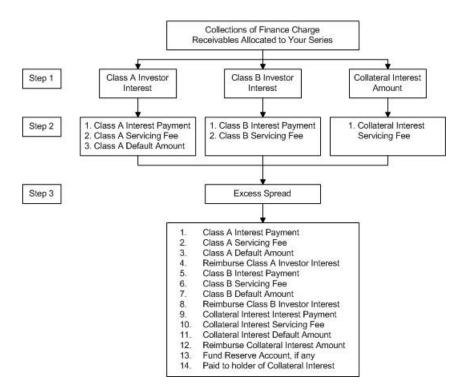
8-K filed with the SEC on September 24, 2004

Tenth Amendment to Pooling and Servicing Agreement dated as of January 27, 2006

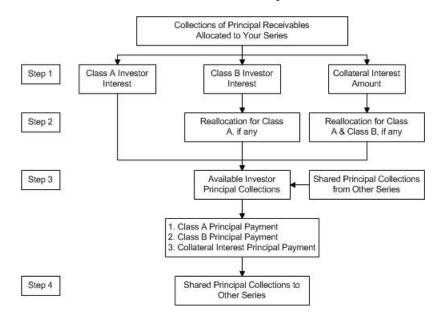
Included as Exhibit 4.22 to MBNA's Form S-3 filed with the SEC on January 27, 2006

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







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.		amount of distribution in respect of ateral Monthly Principal	\$	0.000000
4.		amount of distribution in respect of Class onthly Interest	\$	4.536354
5.		amount of distribution in respect of Class eficiency Amounts	\$	0.000000
6.		amount of distribution in respect of Class dditional Interest	\$	0.000000
7.		amount of distribution in respect of Class B	\$	4.747187
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
Info	rmatic	on Regarding the Performance of the Trust		
1.	<u>Colle</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	\$	128,958,145.33
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$	11,378,660.81
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were		

related Monthly Period which were allocated in respect of the Collateral Interest

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

С.

 (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

\$ 70,514,518,903.95

11,378,660.81

\$

(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:		
	March 1, 2006 through March 12, 2006 March 13, 2006 through March 31, 2006	_	1.21% 1.20%
(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
(0)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

3. <u>Shared Principal Collections</u>

The aggregate amount Shared Principal Collections allocated to:

Total

\$ 0.00

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:	1.56%	\$ 1,125,024,329.35
(b)	60 - 89 days:	0.93%	\$ 663,474,718.45
(c)	90 - 119 days:	0.69%	\$ 493,527,987.86
(d)	120 - 149 days:	0.63%	\$ 451,180,735.68
(e)	150 - 179 days:	0.67%	\$ 476,425,189.60
(f)	180 – or more days:	0.00%	\$ 1,039,007.22
	Total:	4.48%	\$ 3,210,671,968.16

5. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 2,140,758.78
(b)	The Class A Investor Default Amount for the related Monthly Period	\$ 1,819,645.02
(c)	The Class B Investor Default Amount for the related Monthly Period	\$ 160,556.88
(d)	The Collateral Default Amount for the related Monthly Period	\$ 160,556.88
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 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

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
0.			
8.	(d) Rea	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 531,250.00
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 66,406.25
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 66,406.25
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 752,604.17
7.	Inve	estor Servicing Fee	
	(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
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) 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
	(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
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 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

(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
		ψ	05,750,000.00
(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	¢	722 500 000 00
	Date	\$	722,500,000.00
<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		

	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
	 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	\$	0.00

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	11,014,703.17
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	971,885.67
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	971,885.67
	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	\$	11,466,265.67
		(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	\$	1,011,729.42
		(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	\$	1,011,729.42
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	_	16.02%
		(b)	The Portfolio Adjusted Yield	-	7.94%
D.	Flo	ating	Rate Determinations		
			ates for the related Interest Period: and Class B determination -	_	4.74875%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Coper Adel

Name: Marcie E. Copson-Hall Title: Executive Vice President Exhibit 99.1 CLASS A CUSIP 55262TFJ7 CLASS B CUSIP 55262TFK4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2006

The information which is required to be prepared with respect to the Distribution Date of April 17, 2006, and with respect to the performance of the Trust during the month of March, 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"):

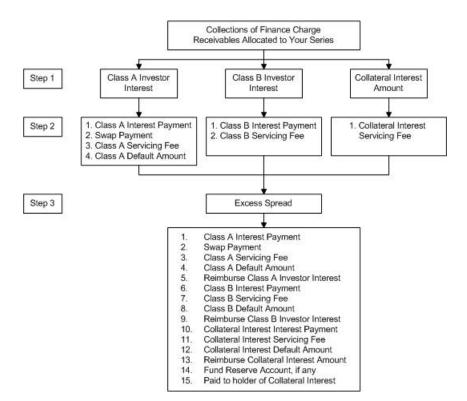
Series 2000-E Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.2 to MBNA's Form 8-K filed with the SEC on July 14, 2000
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 14, 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 ServicingIncluded in Exhibit 4.1 to MBNA's FormAgreement dated as of September 23, 20048-K filed with the SEC on September 24, 2004

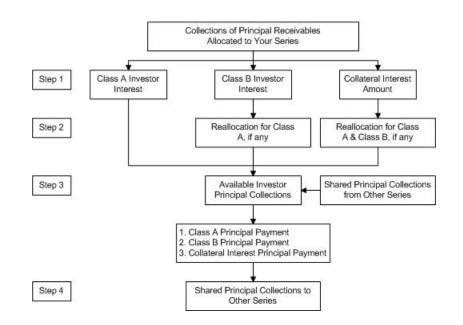
Tenth Amendment to Pooling and Servicing Agreement dated as of January 27, 2006 Included as Exhibit 4.22 to MBNA's Form S-3 filed with the SEC on January 27, 2006

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



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	\$ 6.500000
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$ 0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$ 0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$ 6.791667
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	\$ 7.333333

11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest <u>\$ 0.000000</u>

C. Information Regarding the Performance of the Trust

1. <u>Collection of Principal Receivables</u>

2.

(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	\$ 89,244,398.68
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 8,031,994.81
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 8,031,994.81
<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 \$70,514,518,903.95

(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:		
	March 1, 2006 through March 12, 2006 March 13, 2006 through March 31, 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
(0)	The Class A Fixed Allocation with respect to the related Monthly Period	_	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	_	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	_	N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

Total

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:	1.56%	\$ 1,125,024,329.35
(b)	60 - 89 days:	0.93%	\$ 663,474,718.45
(c)	90 - 119 days:	0.69%	\$ 493,527,987.86
(d)	120 - 149 days:	0.63%	\$ 451,180,735.68
(e)	150 - 179 days:	0.67%	\$ 476,425,189.60
(f)	180 – or more days:	0.00%	\$ 1,039,007.22
	Total:	4.48%	\$ 3,210,671,968.16

5. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,485,938.51
(b)	The Class A Investor Default Amount for the related Monthly Period	\$ 1,259,270.03
(c)	The Class B Investor Default Amount for the related Monthly Period	\$ 113,334.24
(d)	The Collateral Default Amount for the related Monthly Period	\$ 113,334.24
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 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
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	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	\$	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	\$	8,923,235.15
	(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	\$	714,161.62
	(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	\$	714,161.62
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	¢	0.00
		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.	<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.	<u>Swa</u>	u <u>p Cash Flows</u>		
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	988,102.08
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
14.	Ava	<u>uilable Funds</u>		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	8,610,735.15
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	686,036.62
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	686,036.62
15.	Por	<u>tfolio Yield</u>		
	(a)	The Portfolio Yield for the related Monthly Period		16.02%
	(b)	The Portfolio Adjusted Yield	_	7.68%

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

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

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Coper Abel

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2006

The information which is required to be prepared with respect to the Distribution Date of April 17, 2006, and with respect to the performance of the Trust during the month of March, 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"):

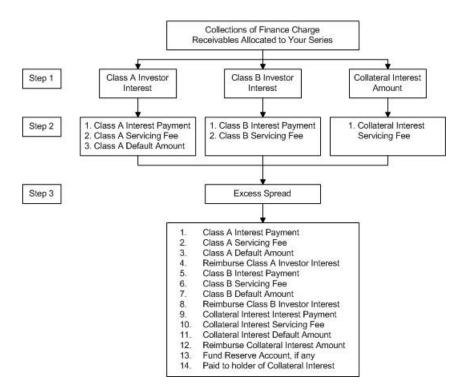
Series 2000-H Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on October 13, 2000
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 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	Included in Exhibit 4.1 to MBNA's Form

Agreement dated as of September 23, 2004

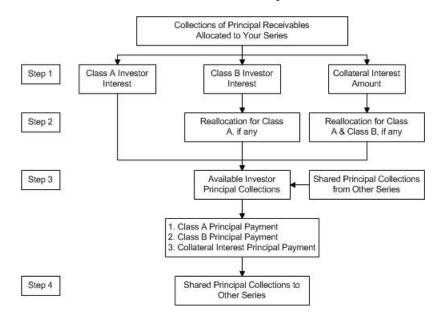
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004 Tenth Amendment to Pooling and Servicing Agreement dated as of January 27, 2006 Included as Exhibit 4.22 to MBNA's Form S-3 filed with the SEC on January 27, 2006

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







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

1.		amount of distribution in respect of Class onthly Principal	\$	0.000000
2.		amount of distribution in respect of Class B thly Principal	\$	0.000000
3.		amount of distribution in respect of ateral Monthly Principal	\$	0.000000
4.		amount of distribution in respect of Class onthly Interest	\$	4.582187
5.		amount of distribution in respect of Class	\$	0.000000
6.	The amount of distribution in respect of Class A Additional Interest		\$	0.000000
7.		amount of distribution in respect of Class B thly Interest	\$	4.903021
8.	The amount of distribution in respect of Class B Deficiency Amounts		\$	0.000000
9.		amount of distribution in respect of Class B tional Interest	\$	0.000000
10.		amount of distribution in respect of ateral Minimum Monthly Interest	\$	5.453021
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest		\$	0.000000
Info	rmatio	n Regarding the Performance of the Trust		
1. <u>Collection of Principal Receivables</u>				
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$	106,200,828.81
	(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	\$	9,370,660.35

 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
 9,370,660.35

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

С.

(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

\$ 70,514,518,903.95

(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:		
	March 1, 2006 through March 12, 2006 March 13, 2006 through March 31, 2006	_	1.00% 0.99%
(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
(0)	The Class A Fixed Allocation with respect to the related Monthly Period	-	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	-	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	-	N/A

3. <u>Shared Principal Collections</u>

The aggregate amount Shared Principal Collections allocated to:

Total

\$ 0.00

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:	1.56%	\$ 1,125,024,329.35
(b)	60 - 89 days:	0.93%	\$ 663,474,718.45
(c)	90 - 119 days:	0.69%	\$ 493,527,987.86
(d)	120 - 149 days:	0.63%	\$ 451,180,735.68
(e)	150 - 179 days:	0.67%	\$ 476,425,189.60
(f)	180 – or more days:	0.00%	\$ 1,039,007.22
	Total:	4.48%	\$ 3,210,671,968.16

5. Investor Default Amount

6.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,762,977.93
(b)	The Class A Investor Default Amount for the related Monthly Period	\$ 1,498,531.25
(c)	The Class B Investor Default Amount for the related Monthly Period	\$ 132,223.34
(d)	The Collateral Default Amount for the related Monthly Period	\$ 132,223.34
Invo	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 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

	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 437,500.00
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 54,687.50
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 54,687.50
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 619,791.67
7.	Inv	estor Servicing Fee	
	(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
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) 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
	(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
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 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

(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
(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 595,000,000.00

9. <u>Principal Funding Account</u>

(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
	 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	\$	0.00

10. Available Funds

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 9,070,932.23
		(b)	The amount of Class B Available Funds on	
			deposit in the Finance Charge Account on the related Transfer Date	\$ 800,376.20
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 800,376.20
	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	\$ 9,442,807.23
		(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	\$ 833,188.70
		(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	\$ 833,188.70
	12.	<u>Por</u>	tfolio Yield	
		(a)	The Portfolio Yield for the related Monthly Period	 16.02%
		(b)	The Portfolio Adjusted Yield	 8.08%
D.	Flo	ating	Rate Determinations	
	LIE	BOR r	ates for the related Interest Period: and Class B determination -	 4.74875%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Coper Adall

Name: Marcie E. Copson-Hall Title: Executive Vice President Exhibit 99.1 CLASS A CUSIP 55262TFW8 CLASS B CUSIP 55262TFX6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2006

The information which is required to be prepared with respect to the Distribution Date of April 17, 2006, and with respect to the performance of the Trust during the month of March, 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"):

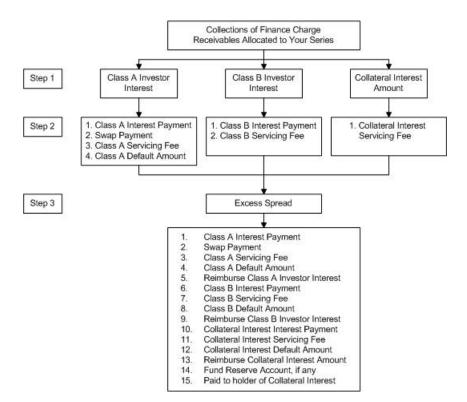
Series 2000-L Supplement to the Pooling and Servicing Agreement relating to the Collateral Certificate	Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on February 14, 2001
Pooling and Servicing Agreement dated as of August 4, 1994	Included in MBNA's Form 8-K filed with the SEC on October 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	Included in Exhibit 4.1 to MBNA's Form

Agreement dated as of September 23, 2004

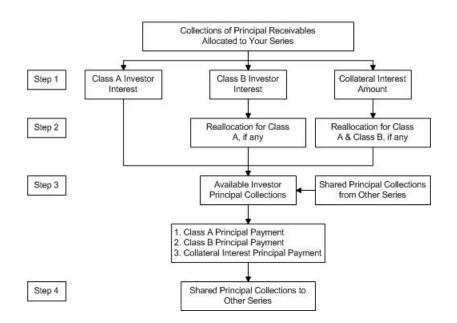
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004 Tenth Amendment to Pooling and Servicing Agreement dated as of January 27, 2006 Included as Exhibit 4.22 to MBNA's Form S-3 filed with the SEC on January 27, 2006

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



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

1.		amount of distribution in respect of Class Ionthly Principal	\$ 0.000000
2.		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 Ionthly Interest	\$ 5.416667
5.		amount of distribution in respect of Class	\$ 0.000000
6.		amount of distribution in respect of Class	\$ 0.000000
7.		amount of distribution in respect of Class B	\$ 4.811354
8.		amount of distribution in respect of Class B	\$ 0.000000
9.		amount of distribution in respect of Class B litional Interest	\$ 0.000000
10.		amount of distribution in respect of lateral Monthly Interest	\$ 4.942778
11. Info	accr	amount of distribution in respect of any ued and unpaid Collateral Monthly Interest ion Regarding the Performance of the Trust	\$ 0.000000
1.	Col	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	\$ 75,857,734.87
	(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	\$ 6,693,332.09
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 6,693,332.09
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	\$ 70,514,518,903.95
	(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

С.

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 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:	
	March 1, 2006 through March 12, 2006 March 13, 2006 through March 31, 2006	 0.71% 0.71%
(j)	The Class A Floating Allocation with respect to the related Monthly Period	 0.850
(k)	The Class B Floating Allocation with respect to the related Monthly Period	 0.075
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	 0.075
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	 N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	 N/A
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	 N/A
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	 N/A
<u>Sha</u>	red Principal Collections	
	aggregate amount Shared Principal lections allocated to:	

Total

3.

\$ 0.00

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:	1.56%	\$ 1,125,024,329.35
(b)	60 - 89 days:	0.93%	\$ 663,474,718.45
(c)	90 - 119 days:	0.69%	\$ 493,527,987.86
(d)	120 - 149 days:	0.63%	\$ 451,180,735.68
(e)	150 - 179 days:	0.67%	\$ 476,425,189.60
(f)	180 – or more days:	0.00%	\$ 1,039,007.22
	Total:	4.48%	\$ 3,210,671,968.16

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

6.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,259,269.97
(b)	The Class A Investor Default Amount for the related Monthly Period	\$ 1,070,379.41
(c)	The Class B Investor Default Amount for the related Monthly Period	\$ 94,445.28
(d)	The Collateral Default Amount for the related Monthly Period	\$ 94,445.28
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 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		
	(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	\$	0.00
	(k)	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	\$	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.	<u>Rea</u>	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	¢	27 500 000 00
		Bute	\$	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)	<u>\$</u>	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.	<u>Res</u>	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
		 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.	<u>S</u> wa	<u>p Reserve Fund</u>		
·	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$	0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be	¢.	
		treated as Class A Available Funds	\$	0.00

12. Swap Cash Flows

<u>389,716.14</u> 0.00 6,868,953.51 571,697.58 571,697.58 7,134,578.51
6,868,953.51 571,697.58 571,697.58
571,697.58 571,697.58
571,697.58 571,697.58
571,697.58
7,134,578.51
7,134,578.51
595,135.08
595,135.08
16.02%
8.17%
4.74875%
-

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

D.

Е.

No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Coper Abel

Name: Marcie E. Copson-Hall Title: Executive Vice President Exhibit 99.1 CLASS A CUSIP 55262TGA5 CLASS B CUSIP 55262TGB3

FORM OF MONTHLY CERTIFICATEHOLDERS' **STATEMENT**

SERIES 2001-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 2006

The information which is required to be prepared with respect to the Distribution Date of April 17, 2006, and with respect to the performance of the Trust during the month of March, 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 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

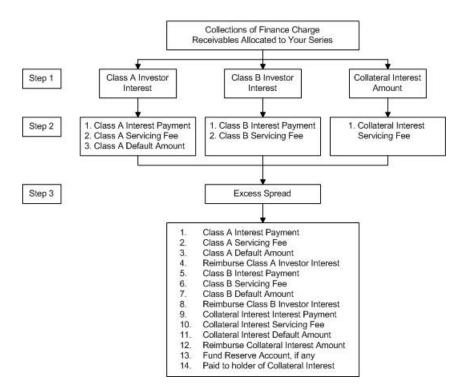
Ninth Amendment to Pooling and Servicing Included in Exhibit 4.1 to MBNA's Form Agreement dated as of September 23, 2004

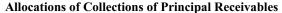
8-K filed with the SEC on September 24, 2004

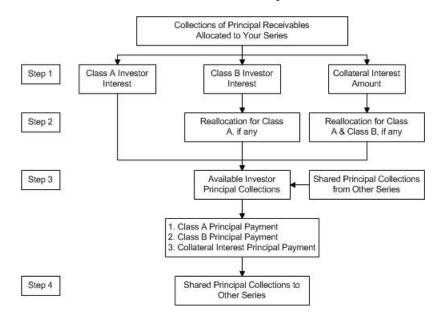
Tenth Amendment to Pooling and Servicing Agreement dated as of January 27, 2006 Included as Exhibit 4.22 to MBNA's Form S-3 filed with the SEC on January 27, 2006

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







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	\$	4.591354
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	\$	4.903021
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
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	\$	113,786,598.41
	(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	\$	10,039,997.96
	(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral	;	<u> </u>
	unocated in respect of the Conateral		

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

С.

 (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

\$ 70,514,518,903.95

(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:	
	March 1, 2006 through March 12, 2006 March 13, 2006 through March 31, 2006	 1.07% 1.06%
(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
(0)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. **Shared Principal Collections**

The aggregate amount Shared Principal Collections allocated to:

Total

\$ 0.00

Delinquent Balances 4.

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:	1.56%	\$ 1,125,024,329.35
(b)	60 - 89 days:	0.93%	\$ 663,474,718.45
(c)	90 - 119 days:	0.69%	\$ 493,527,987.86
(d)	120 - 149 days:	0.63%	\$ 451,180,735.68
(e)	150 - 179 days:	0.67%	\$ 476,425,189.60
(f)	180 – or more days:	0.00%	\$ 1,039,007.22
	Total:	4.48%	\$ 3,210,671,968.16

5. **Investor Default Amount**

6.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 1,888,905.00
(1)	The Close A Inscriben Defended American from	
(b)	The Class A Investor Default Amount for the related Monthly Period	\$ 1,605,569.12
(c)	The Class B Investor Default Amount for the related Monthly Period	\$ 141,667.94
(d)	The Collateral Default Amount for the related Monthly Period	\$ 141,667.94
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 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
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	\$ 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
8.	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>Principal Funding Account</u>

(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
	 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	\$	0.00

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	9,718,855.75
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	857,546.43
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	857,546.43
	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	\$	10,117,293.25
		(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	\$	892,702.68
		(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	\$	892,702.68
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	_	16.02%
		(b)	The Portfolio Adjusted Yield	_	7.96%
D.	Flo	ating	Rate Determinations		
	LIE		ates for the related Interest Period: ss A and Class B determination -	_	4.74875%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcuto Coper Adell

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