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 April 1, 2006 to April 30, 2006

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

MBNA MASTER CREDIT CARD TRUST II

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

(Issuer of the Certificates)

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

Delaware

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

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

(800) 362-6255

(Telephone number, including area code)

51-0331454

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

N/A

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

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

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

PART I – DISTRIBUTION INFORMATION

ITEM 1 - Distribution and Pool Performance Information.

Response to Item 1 is set forth in Exhibits 99.

PART II – OTHER INFORMATION

ITEM 8 – Other Information.

NOTHING TO REPORT.

ITEM 9 - Exhibits.

ITEM 9.01 (c). Exhibits.

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

99.1.	Series 1996-G Certificateholders' Statement for the month ended April 30, 2006.
99.2.	Series 1996-M Certificateholders' Statement for the month ended April 30, 2006.
99.3.	Series 1997-B Certificateholders' Statement for the month ended April 30, 2006.
99.4.	Series 1998-E Certificateholders' Statement for the month ended April 30, 2006.
99.5.	Series 1998-G Certificateholders' Statement for the month ended April 30, 2006.
99.6.	Series 1999-B Certificateholders' Statement for the month ended April 30, 2006.
99.7.	Series 1999-D Certificateholders' Statement for the month ended April 30, 2006.
99.8.	Series 1999-J Certificateholders' Statement for the month ended April 30, 2006.
99.9.	Series 1999-L Certificateholders' Statement for the month ended April 30, 2006.
99.10.	Series 2000-D Certificateholders' Statement for the month ended April 30, 2006.
99.11.	Series 2000-E Certificateholders' Statement for the month ended April 30, 2006.
99.12.	Series 2000-H Certificateholders' Statement for the month ended April 30, 2006.
99.13.	Series 2000-L Certificateholders' Statement for the month ended April 30, 2006.
99.14.	Series 2001-B Certificateholders' Statement for the month ended April 30, 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: May 15, 2006

MBNA MASTER CREDIT CARD TRUST II (Issuing Entity)

MBNA AMERICA BANK, NATIONAL ASSOCIATION (Servicer)

By: Marcute Copson Hall

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2006

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

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

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

following documents as filed with the Securities and Exchange Commission ("SEC"):				
Series 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

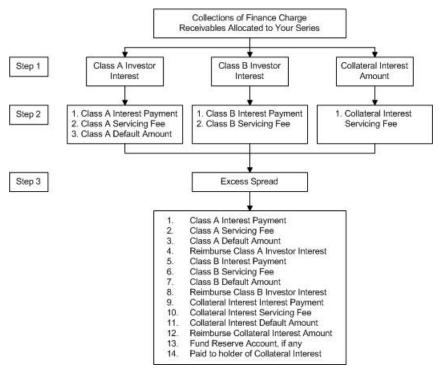
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

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

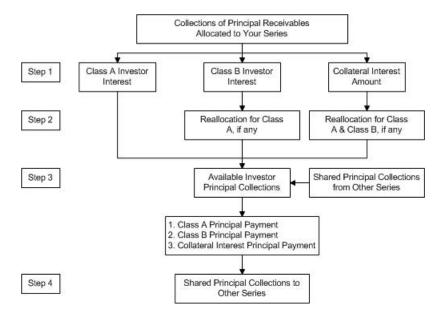
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

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

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



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

1.	The amount of distribution in respect of Class A Monthly Principal		\$ 0.000000
2.	The amount of distribution in respect of Class B Monthly Principal		\$ 0.000000
3.	The a	amount of distribution in respect of	
٥.		ateral Monthly Principal	\$ 0.000000
4.		amount of distribution in respect of Class A thly Interest	\$ 3.952083
5.		amount of distribution in respect of Class A ciency Amounts	\$ 0.000000
6.		amount of distribution in respect of Class A tional Interest	\$ 0.000000
7.		amount of distribution in respect of Class B thly Interest	\$ 4.084306
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 Monthly Interest		\$ 4.336629
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest		\$ 0.000000
Info	rmatio	n 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	\$ 69,745,446.97
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B	c 154 005 05
		Certificates	\$ 6,154,005.25
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral	
		Interest	\$ 6,154,005.25
2.	Princ	cipal Receivables in the Trust	

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

C.

\$ 69,760,968,708.73

T S	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	
T I: tl	The amount of Principal Receivables in the Trust represented by the Adjusted Investor nterest of Series 1996-G as of the end of he day on the last day of the related Monthly Period	\$	500,000,000.00	
T Is	The amount of Principal Receivables in the Trust represented by the Class A Investor nterest as of the end of the day on the last lay of the related Monthly Period	\$	425,000,000.00	
T Is	The amount of Principal Receivables in the Trust represented by the Class A Adjusted nvestor Interest as of the end of the day on he last day of the related Monthly Period	\$	425,000,000.00	
T Is	The amount of Principal Receivables in the Trust represented by the Class B Investor nterest as of the end of the day on the last day of the related Monthly Period	\$	37,500,000.00	
T a	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	
	The Floating Investor Percentage with espect to the period:			
A	April 1, 2006 through April 30, 2006		0.71%	
	The Class A Floating Allocation with espect to the related Monthly Period	_	0.850	
	The Class B Floating Allocation with espect to the related Monthly Period		0.075	
` /	The Collateral Floating Allocation with espect to the related Monthly Period		0.075	
	The Fixed Investor Percentage with respect of the related Monthly Period		N/A	
	The Class A Fixed Allocation with respect of the related Monthly Period		N/A	
	The Class B Fixed Allocation with respect to he related Monthly Period	=	N/A	
	The Collateral Fixed Allocation with respect of the related Monthly Period	=	N/A	
Shared Principal Collections				
	ggregate amount Shared Principal ctions allocated to:			
Total		\$	0.00	

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:	1.46%	\$	1,034,724,631.82
	(b)	60 - 89 days:	0.96%	\$	679,988,527.69
	(c)	90 - 119 days:	0.78%	\$	554,423,801.43
	(d)	120 - 149 days:	0.64%	\$	450,545,318.52
	(e)	150 - 179 days:	0.66%	\$	465,333,085.79
	(f)	180 – or more days:	0.00%	\$	880,650.89
		Total:	4.50%	\$	3,185,896,016.14
5.	<u>In</u>	vestor Default Amount			
	(a)	The Aggregate Investo the related Monthly Pe		\$	1,343,980.12
	(b)	The Class A Investor E the related Monthly Pe		\$	1,142,383.20
	(c)	The Class B Investor D the related Monthly Pe		\$	100,798.46
	(d)	The Collateral Default related Monthly Period		\$	100,798.46
6.	<u>In</u>	vestor Charge Offs			
	(a)	The aggregate amount of Charge Offs for the relationship.		\$	0.00
	(b)	The aggregate amount of Charge Offs set forth in \$1,000 of original certificamount	6 (a) above per	\$	0.00
	(c)	The aggregate amount of Charge Offs for the relationship.		\$	0.00
	(d)	The aggregate amount of Charge Offs set forth in \$1,000 of original certificamount	6 (c) above per	\$	0.00
	(e)	The aggregate amount of Offs for the related Mor		\$	0.00
	(f)	The aggregate amount of Offs set forth in 6 (e) all original certificate prince	oove per \$1,000 of	\$	0.00
	(g)	The aggregate amount of Charge Offs reimbursed Date immediately precedustribution Date	d on the Transfer	\$	0.00
		Distribution Date	-	Ф	0.00

(h)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
<u>Inv</u>	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 442,708.33
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 39,062.50
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 39,062.50
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 312,500.00
Rea	llocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest 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

7.

8.

	(e)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 425,000,000.00
	(f)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 425,000,000.00
9.	<u>Prii</u>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10.	Ava	ailable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 6,062,032.43
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 534,884.91
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 534,884.91
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	\$ 6,327,657.43
	(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 Certificates	\$ 558,322.41

	(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	\$	558,322.41
12.	<u>Por</u>	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly		
		Period		14.64%
	(b)	The Portfolio Adjusted Yield		7.88%
Floa	ating.	Rate Determinations		
	LIE	OR rates for the Interest Period of April 17,		
	200	6 to May 14, 2006:	-	4.90125%
	Col	lateral Interest Determination for the Interest		
	Per	iod of April 14, 2006 to May 12, 2006:	=	4.88000%

D.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Copson Hall

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2006

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

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

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

following documents as filed with the Securities and Exchange Commission ("SEC"):				
Series 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

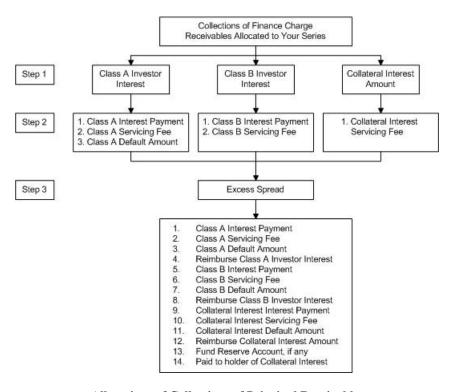
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

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

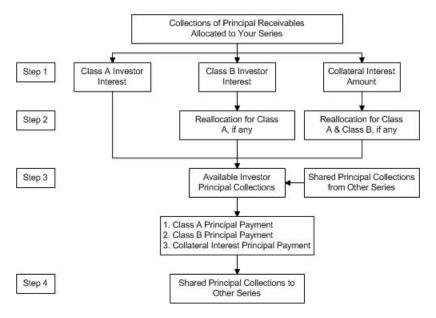
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

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

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



	 2. 3. 	The amount of distribution in respect of Class A Monthly Principal The amount of distribution in respect of Class B	\$	0.00000
		The amount of distribution in respect of Class R		0.000000
	3.	Monthly Principal	\$	0.000000
		The amount of distribution in respect of Collateral Monthly Principal	\$	0.000000
	4.	The amount of distribution in respect of Collateral Monthly Interest	\$	4.367222
	5.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$	0.000000
C.		rmation Regarding the current Monthly Accumulat ount (Stated on the Basis of \$1,000 Original Certifi		
	1.	The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$	3.794583
	2.	The amount of the current monthly accumulation in respect of Class A Deficiency Amounts	\$	0.000000
	3.	The amount of the current monthly accumulation in respect of Class A Additional Interest	\$	0.000000
	4.	The amount of the current monthly accumulation in respect of Class B Monthly Interest	\$	3.965694
	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.	Info	rmation Regarding the Current Quarterly Interest I	Distribution.	
	1.	The total amount of distribution from the Interest Funding Account	\$	5,598,772.13
	2.	The amount of the current quarterly interest distribution in respect of Class A	\$	5,126,075.52
	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	\$	12.061354
	4.	The amount of the current quarterly interest distribution in respect of Class B	\$	472,696.61
	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	\$	12.605243

1.

1.	<u>Coll</u>	lection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$ 69,745,446.97
	(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	\$ 6,154,005.25
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 6,154,005.25
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	\$ 69,760,968,708.73
	(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:	

April 1, 2006 through April 30, 2006

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
(o)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A
. Sha	ared Principal Collections		
	e aggregate amount Shared Principal llections allocated to:		
Tot	al	\$	0.00

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:

Pe	eriod:		
		Percentage of Total <u>Receivables</u>	Aggregate Account <u>Balance</u>
(a)	30 - 59 days:	1.46%	\$ 1,034,724,631.82
(b)	60 - 89 days:	0.96%	\$ 679,988,527.69
(c)	90 - 119 days:	0.78%	\$ 554,423,801.43
(d)	120 - 149 days:	0.64%	\$ 450,545,318.52
(e)	150 - 179 days:	0.66%	\$ 465,333,085.79
(f)	180 – or more days:	0.00%	\$ 880,650.89
	Total:	4.50%	\$ 3,185,896,016.14
5. <u>Inv</u>	vestor Default Amount		
(a)	The Aggregate Investor the related Monthly Per		\$ 1,343,980.12
(b)	The Class A Investor D the related Monthly Per		\$ 1,142,383.20
(c)	The Class B Investor D the related Monthly Per		\$ 100,798.46
(d)	The Collateral Default related Monthly Period		\$ 100,798.46

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

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

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

\$ 442,708.33

	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	39,062.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	39,062.50
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$	312,500.00
8.	Real	llocations		
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$	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>Prin</u>	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the 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	¢	0.00
		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)	
		-	\$ 5,598,772.13
	(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$ 1,612,697.91
	(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$ 148,713.54
	(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 14,167.41
11.	Ava	nilable Funds	
111	1111	manus runus	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 6,076,199.84
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 534,884.91
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 534,884.91
12.	Col	lection of Finance Charge Receivables	
	(a)	-	\$ 6,341,824.84
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 558,322.41
	(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	\$ 558,322.41
13.	<u>Por</u>	<u>tfolio Yield</u>	
	(a)	The Portfolio Yield for the related Monthly Period	 14.67%
	(b)	The Portfolio Adjusted Yield	 7.93%
1 10	0 D D		

Class A and Class B determination -	4.74875%
Collateral Interest determination -	4.88000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcio E Copson Hall

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2006

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

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

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

following documents as filed with the Securities and Exchange Commission ("SEC"):				
Series 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

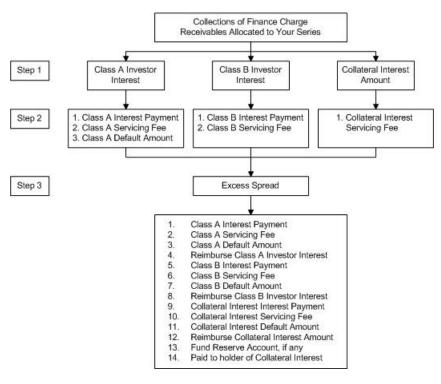
Seventh Amendment to Pooling and Servicing Agreement dated as of August 1, 2002 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on January 24, 2003

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

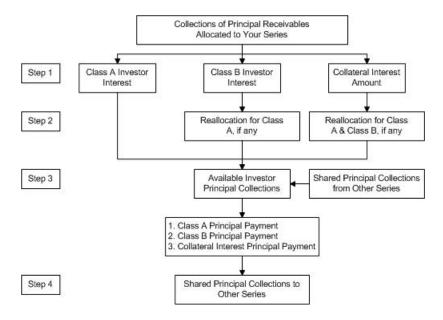
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

A. In accordance with <u>Article IV</u> of the Pooling and Servicing Agreement, Allocations of Collections of Finance Charge Receivables and Principal Receivables for each Series shall be applied in the priority described in the two charts below. These charts are only an overview of the application and priority of payments of Collections of Finance Charge Receivables and Principal Receivables. For a more detailed description, please see the Pooling and Servicing Agreement and the Series 1997-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	\$ 0.000000
3.	The amount of distribution in respect of Class C Monthly Principal	\$ 0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$ 3.936528
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	\$ 4.084306
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$ 0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$ 0.000000
10.	The amount of distribution in respect of Class C Monthly Interest	\$ 4.550972
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
Info	rmation Regarding the Performance of the Trust	

C. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

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

\$ 139,490,882.33

(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

\$ 12,308,021.97

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

\$ 12,308,021.97

2. Principal Receivables in the Trust

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

\$ 69,760,968,708.73

\$	1,000,000,000.00
\$	1,000,000,000.00
\$	850,000,000.00
\$	850,000,000.00
\$	75,000,000.00
\$	75,000,000.00
\$	75,000,000.00
\$	75,000,000.00
	1.42%
	0.850
_	0.075
_	0.075
=	N/A
=	N/A_
_	N/A_
_	N/A
	\$ \$ \$

3. Shared Principal Collections

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:	1.46%	\$	1,034,724,631.82
	(b)	60 - 89 days:	0.96%	\$	679,988,527.69
	(c)	90 - 119 days:	0.78%	\$	554,423,801.43
	(d)	120 - 149 days:	0.64%	\$	450,545,318.52
	(e)	150 - 179 days:	0.66%	\$	465,333,085.79
	(f)	180 – or more days:	0.00%	\$	880,650.89
		Total:	4.50%	\$	3,185,896,016.14
5.	Inv	vestor Default Amount			
	(a)	The Aggregate Investo the related Monthly Pe		\$	2,687,960.42
	(b)	The Class A Investor E		\$	2,284,766.28
	(c)	The Class B Investor D the related Monthly Per		\$	201,597.07
	(d)	The Class C Default An Monthly Period	mount for the related	\$	201,597.07
6.	Inv	vestor Charge Offs			
	(a)	The aggregate amount of Charge Offs for the relationship.		\$	0.00
	(b)	Charge Offs set forth in \$1,000 of original certification.	n 6 (a) above per	6	0.00
	(-)	amount	f.Cl D.I	\$	0.00
	(c)	The aggregate amount of Charge Offs for the relationship.		\$	0.00
	(d)	The aggregate amount of Charge Offs set forth in \$1,000 of original certification.	n 6 (c) above per	\$	0.00
	(e)				
		Charge Offs for the rela	ated Monthly Period _	\$	0.00

(f)	The aggregate amount of Class C Investor Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount	
		\$ 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
I.v.	acton Comising Foo	
	The amount of the Class A 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
Dac	llocations	
	Illocations	
(a)	The amount of Reallocated Class C Principal Collections with respect to this Distribution Date	\$ 0.00

7.

8.

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
	(c)	The Class C Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
	(d)	The Class C Adjusted Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$	75,000,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	850,000,000.00
0	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	850,000,000.00
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
	<i>a</i> >		Ψ	0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
	(e)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$	0.00
10.	Res	erve Account		
	(a)	The Reserve Draw Amount on the related Transfer Date	\$	0.00
	(b)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
	(c)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as	¢	0.00
		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	nilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 12,124,064.17
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,069,770.67
	(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,069,770.67
12.	<u>Coll</u>	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$ 12,655,314.17
	(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	\$ 1,116,645.67
	(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	\$ 1,116,645.67
13.	<u>Por</u>	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	 14.64%
	(b)	The Portfolio Adjusted Yield	 7.87%
LIB	OR D	Determinations	
LIE		ates for the Interest Period of	
	Apı	ril 17, 2006 to May 14, 2006:	 4.90125%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Morento Coper Shell

Name: Marcie E. Copson-Hall

D.

Title: Executive Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2006

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

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

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

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

2002

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

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

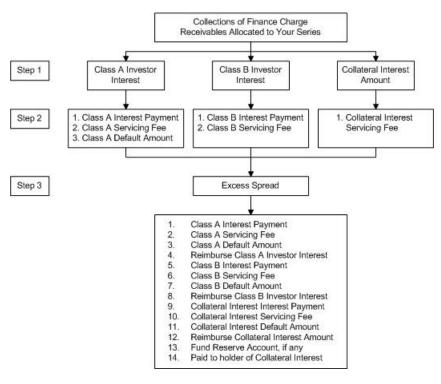
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

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

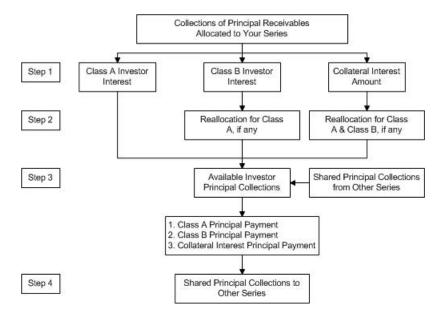
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

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

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



1.	The amount of distribution in respect of Class A		
	Monthly Principal	\$	0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$	0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$	0.000000
4.	The amount of distribution in respect of Collateral Minimum Monthly Interest	\$	5.500000
5.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	\$	0.000000
	ormation Regarding the current Monthly Accumulat ount (Stated on the Basis of \$1,000 Original Certifi		
1.	The amount of the current monthly	-	•
	accumulation in respect of Class A Monthly Interest	\$	4.054750
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	\$	4.198639
5.	The amount of the current monthly accumulation in respect of Class B Deficiency Amounts	\$	0.000000
6.	The amount of the current monthly		
	accumulation in respect of Class B Additional Interest	\$	0.000000
Info	ormation Regarding the Current Quarterly Interest i	Distribution.	
1.	The total amount of distribution from the Interest Funding Account	\$	0.00
2.	The amount of the current quarterly interest distribution in respect of Class A	\$	0.00
3.	The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate	¢	0.00000
A	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		

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
- \$ 123,080,186.15
- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- \$ 10,863,881.06
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- \$ 10,863,881.06

2. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
- \$ 69,760,968,708.73
- (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:	
	April 1, 2006 through April 30, 2006	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
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	 N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	 N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	 N/A
<u>Sha</u>	red Principal Collections	
	aggregate amount Shared Principal lections allocated to:	
Tota	al	\$ 0.00

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:	1.46%	\$ 1,034,724,631.82
(b)	60 - 89 days:	0.96%	\$ 679,988,527.69
(c)	90 - 119 days:	0.78%	\$ 554,423,801.43
(d)	120 - 149 days:	0.64%	\$ 450,545,318.52
(e)	150 - 179 days:	0.66%	\$ 465,333,085.79
(f)	180 – or more days:	0.00%	\$ 880,650.89
	Total:	4.50%	\$ 3,185,896,016.14

5. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$	2,371,856.24
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$	2,015,970.16
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$	177,943.04
	(d)	The Collateral Default Amount for the related Monthly Period	\$	177,943.04
6.	<u>Inv</u>	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
	()		Ф	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
	(a)	The aggregate amount of Class A Investor		
	(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	Ψ	
	(11)	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	*	
	(K)	Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

	(1)	The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
7.	Inv	estor Servicing Fee		
/·		_		
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	781,250.01
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	68,958.33
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	68,958.33
	(d)	The amount of Servicer Interchange payable		
		by the Trust to the Servicer for the related Monthly Period	\$	551,500.00
8.		<u>llocations</u>		
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
	(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$	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	¢	66 200 000 00
	()	Date	\$	66,200,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	750,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	750,000,000.00
9.	<u>Prii</u>	ncipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to		
		withdrawals)	\$	0.00
	(b)	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
<u>Inte</u>	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)	\$ 3,319,012.39
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$ 3,041,062.50
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$ 277,949.89
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
Ava	nilable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 10,697,702.13
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 944,251.48
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 944,251.48

12. Collection of Finance Charge Receivables

10.

11.

		(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	\$	11,166,452.13
		(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	ď	005 (27, 40
			Class B Certificates	\$	985,626.48
		(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	\$	985,626.48
			anocated in respect of the Conateral Interest	Ψ	705,020.40
	13.	Por	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	-	14.64%
		(b)	The Portfolio Adjusted Yield	-	7.83%
Г	E1	<i>,</i> •	D. D. C. C.		
<i>F</i> .		Ü	Rate Determinations		
	LIE	OR r	ates for the related Interest Period:		

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

5.06825%

By: Marcute Copson Abel

Class A and Class B determination -

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2006

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

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

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

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

2002

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

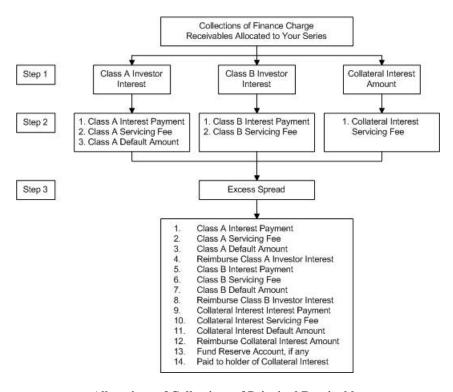
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

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

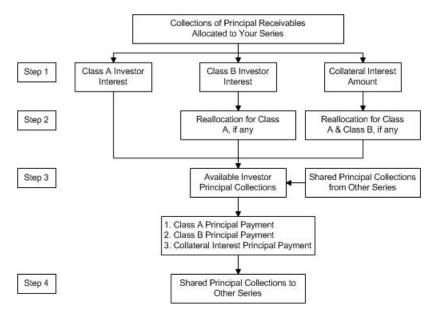
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

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

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



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

1.	The amount of distribution in respect of Class A Monthly Principal	\$ 0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$ 0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$ 0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$ 3.913194
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	\$ 4.123194
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	\$ 4.472222
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$ 0.000000

C. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

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

\$ 104,618,158.92

(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

\$ 9,231,013.77

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

\$ 9,231,013.77

2. Principal Receivables in the Trust

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

\$ 69,760,968,708.73

(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:		
	April 1, 2006 through April 30, 2006	_	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
(o)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

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:	1.46%	\$	1,034,724,631.82
	(b)	60 - 89 days:	0.96%	\$	679,988,527.69
	(c)	90 - 119 days:	0.78%	\$	554,423,801.43
	(d)	120 - 149 days:	0.64%	\$	450,545,318.52
	(e)	150 - 179 days:	0.66%	\$	465,333,085.79
	(f)	180 – or more days:	0.00%	\$	880,650.89
		Total:	4.50%	\$	3,185,896,016.14
5.	In	vestor Default Amount			
	(a)	(a) The Aggregate Investor Default Amount for the related Monthly Period			2,015,970.17
	(b)	The Class A Investor I the related Monthly Pe		\$	1,713,574.65
	(c)	The Class B Investor E the related Monthly Pe		\$	151,197.76
6.	(d)	The Collateral Default related Monthly Period		\$	151,197.76
	(a)			\$	0.00
	(b)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (a) above per	\$	0.00
	(c)	The aggregate amount Charge Offs for the rela		\$	0.00
	(d)	(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 Offs for the related Mo		\$	0.00
	(f)	The aggregate amount of the first of the original certificate principles.	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
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 58,593.75
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 468,750.00
Rea	llocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00

7.

8.

	(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>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10.	Ava	nilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 9,093,047.73
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 802,327.61

		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	802,327.61
	11.	Coll	ection of Finance Charge Receivables		
		(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$	9,491,485.23
		(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	\$	837,483.86
		(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	\$	837,483.86
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		14.64%
		(b)	The Portfolio Adjusted Yield	-	7.91%
D.	Flo	ating.	Rate Determinations		
		_	ates for the related Interest Period: and Class B determination -	=	4.90125%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

4.88000%

By: Morento Copson Stall

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

Collateral Interest determination -

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2006

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

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

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

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

2002

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

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

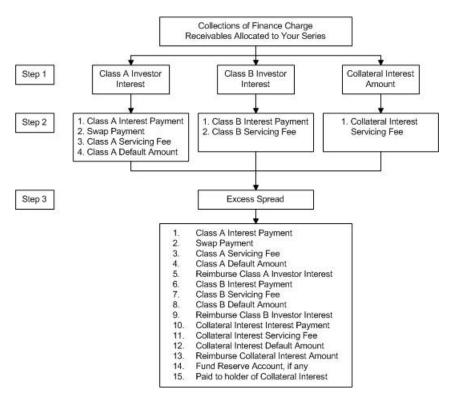
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

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

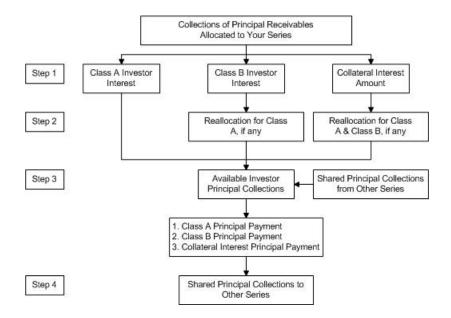
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

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

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



1.	The	e amount of distribution in respect of Class		
1.		Monthly Principal	\$	0.000000
2.		e amount of distribution in respect of Class B nthly Principal	\$	0.000000
3.		amount of distribution in respect of lateral Monthly Principal	\$	0.000000
4.		e amount of distribution in respect of Class Monthly Interest	\$	4.916667
5.		e amount of distribution in respect of Class Deficiency Amounts	\$	0.000000
6.		e amount of distribution in respect of Class	\$	0.000000
7.		e amount of distribution in respect of Class B nthly Interest	\$	5.166667
8.		e amount of distribution in respect of Class B aciency Amounts	\$	0.000000
9.		e amount of distribution in respect of Class B ditional Interest	\$	0.000000
10.		amount of distribution in respect of lateral Minimum Monthly Interest	\$	5.541667
11.	11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest			0.000000
Info	rmati	ion Regarding the Performance of the Trust		
1.	<u>Col</u>	lection of Principal Receivables		
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$	104,618,158.92
	(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	\$	9,231,013.77
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	9,231,013.77
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	\$	69,760,968,708.73
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-B as of the end of the day on the last day of the related Monthly Period	\$	750,000,000.00

C.

(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:	
	April 1, 2006 through April 30, 2006	 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
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	 N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	 N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	 N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

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:	1.46%	\$ 1,034,724,631.82
	(b)	60 - 89 days:	0.96%	\$ 679,988,527.69
	(c)	90 - 119 days:	0.78%	\$ 554,423,801.43
	(d)	120 - 149 days:	0.64%	\$ 450,545,318.52
	(e)	150 - 179 days:	0.66%	\$ 465,333,085.79
	(f)	180 – or more days:	0.00%	\$ 880,650.89
		Total:	4.50%	\$ 3,185,896,016.14
5.	Inv	vestor Default Amount		
	(a)	The Aggregate Investo the related Monthly Pe		\$ 2,015,970.17
	(b)	The Class A Investor I the related Monthly Pe		\$ 1,713,574.65
	(c)	The Class B Investor E the related Monthly Pe		\$ 151,197.76
	(d)	The Collateral Default related Monthly Period		\$ 151,197.76
6.	Inv	vestor Charge Offs		
	(a)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount Charge Offs set forth in \$1,000 of original certi amount	n 6 (a) above per	\$ 0.00
	(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth in \$1,000 of original certiamount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount Offs for the related Mo		\$ 0.00
	(f)	The aggregate amount Offs set forth in 6 (e) a original certificate prin	bove per \$1,000 of	\$ 0.00

(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
Inve	estor Servicing Fee		
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	<u> \$</u>	664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	58,593.75
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$	468,750.00
Rea	llocations		
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$	56,250,000.00

7.

8.

		<u>-</u>		
	(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>	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, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$	10,137,406.60
	(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	\$	837,483.86
	(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	\$	837,483.86
10.	<u>Pri</u>	ncipal Funding Account		
	(a)	The principal amount on describin the		
	(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
		- Linco II I I I I I I I I I I I I I I I I I	Ψ	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.	D _{os} ,	erve Account		
11.	(a)	The Reserve Draw Amount on the related		
	(u)	Transfer Date	\$	0.00
	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
	(d)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
12.	Swa	p Reserve Fund		
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$	0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
13.	Swa	ap Cash Flows		
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	645,921.37
	(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	\$	9,738,969.10
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	802,327.61
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	802,327.61
15.	Por	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly		
		Period		14.64%
	(b)	The Portfolio Adjusted Yield		7.74%
	ormati interp	ion Regarding the Status of the Interest Rate Sw party	ap and the	Swap
1.		s the Interest Reserve Account been		
	ecte	ablished?		No

No

D.

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

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

By: Bornto Coper Shell

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2006

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

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

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

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

2002

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

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

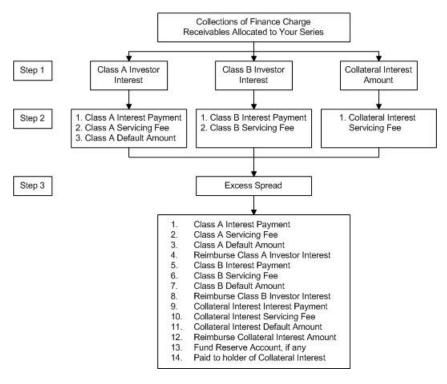
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

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

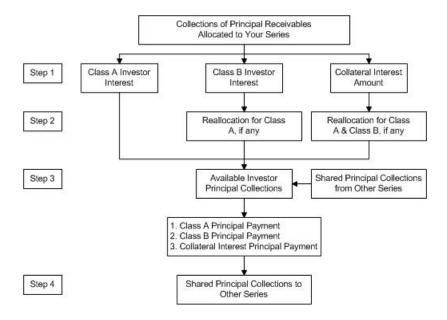
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

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

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



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

1.	The amount of distribution in respect of Class A Monthly Principal	\$ 0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$ 0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$ 0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$ 3.959861
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$ 0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$ 0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$ 5.416667
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$ 0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$ 0.000000
10.	The amount of distribution in respect of Collateral Minimum Monthly Interest	\$ 5.791667
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum	
	Monthly Interest	\$ 0.000000

C. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

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

\$ 69,745,446.97

- (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
- \$ 6,154,005.25
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$ 6,154,005.25

2. Principal Receivables in the Trust

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

69,760,968,708.73

\$

(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:		
	April 1, 2006 through April 30, 2006		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
(o)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

	-	
Total	\$	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:	1.46%	\$ 1,034,724,631.82
	(b)	60 - 89 days:	0.96%	\$ 679,988,527.69
	(c)	90 - 119 days:	0.78%	\$ 554,423,801.43
	(d)	120 - 149 days:	0.64%	\$ 450,545,318.52
	(e)	150 - 179 days:	0.66%	\$ 465,333,085.79
	(f)	180 – or more days:	0.00%	\$ 880,650.89
		Total:	4.50%	\$ 3,185,896,016.14
5.	<u>Inv</u> (a)	The Aggregate Investo the related Monthly Pe		\$ 1,343,980.12
	(b)	The Class A Investor D the related Monthly Per		\$ 1,142,383.20
	(c)	The Class B Investor D the related Monthly Per		\$ 100,798.46
	(d)	The Collateral Default related Monthly Period		\$ 100,798.46
6.	Inv	vestor Charge Offs		
	(a)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount of Charge Offs set forth in \$1,000 of original certicamount	n 6 (a) above per	\$ 0.00
	(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount of Offs for the related Mo		\$ 0.00

(f)	The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount		
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer	\$	0.00
	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	ø	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this	\$	0.00
(j)	Distribution Date The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date	\$	0.00
	immediately preceding this Distribution Date	\$	0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
Inve	estor Servicing Fee		
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	442,708.33
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	39,062.50
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	39,062.50
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$	312,500.00
Rea	<u>llocations</u>		
(a)	The amount of Reallocated Collateral Principal Collections with respect to this		
	Distribution Date	\$	0.00

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(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
	-	Ψ	0.00
(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$	37,500,000.00
(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution		
	Date	\$	37,500,000.00
(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$	37,500,000.00
(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$	37,500,000.00
(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	425,000,000.00
(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution		
	Date	\$	425,000,000.00

9. Principal Funding Account

	<u> </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	

\$

0.00

10. Available Funds

Date

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	6,062,032.43
		(b)	The amount of Class B Available Funds on		
			deposit in the Finance Charge Account on the related Transfer Date	\$	534,884.91
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	534,884.91
	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	\$	6,327,657.43
		(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$	558,322.41
		(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	\$	558,322.41
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	=	14.64%
		(b)	The Portfolio Adjusted Yield	=	7.63%
D.	Flo	ating	Rate Determinations		
			ate for the Interest Period ending on this ion Date:	_	4.90125%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Copson Abel

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2006

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

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

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

following documents as fried with the Securit	ies and Exchange Commission (SEC).
Series 1999-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	Included in Exhibit 4.1 to MBNA's Form

2002

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

Agreement dated as of December 17, 2001

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

8-K filed with the SEC on January 14,

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

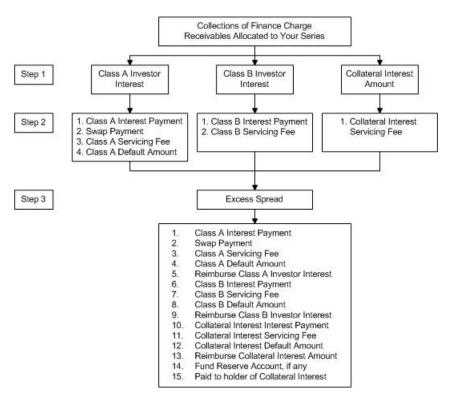
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

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

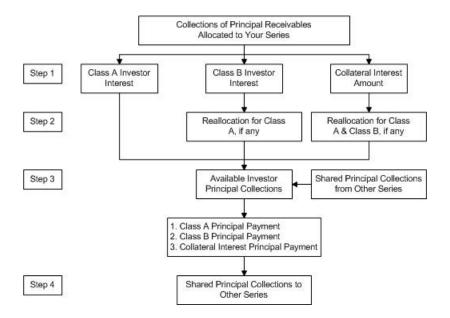
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

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

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



1.		amount of distribution in respect of Class 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 lateral Monthly Principal	\$	0.000000
4.		amount of distribution in respect of Class Monthly Interest	\$	5.833333
5.		e amount of distribution in respect of Class Deficiency Amounts	\$	0.000000
6.		e amount of distribution in respect of Class	\$	0.000000
7.		e amount of distribution in respect of Class B nthly Interest	\$	6.166667
8.	The	e amount of distribution in respect of Class B	\$	0.000000
9.		amount of distribution in respect of Class B	\$	0.000000
10.		amount of distribution in respect of lateral Minimum Monthly Interest	\$	6.541667
11.	11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest			0.000000
Info	rmati	ion Regarding the Performance of the Trust		
1.	<u>Col</u>	lection of Principal Receivables		
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$	139,490,882.33
	(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	\$	12,308,021.97
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$	12,308,021.97
2.	Prin	cipal Receivables in the Trust		
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$	69,760,968,708.73
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-J as of the end of the day on the last day of the related Monthly Period	\$	1,000,000,000.00

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(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-J as of the end of the day on the last day of the related Monthly Period	\$	1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	850,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(i)	The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly Period	\$	75,000,000.00
(j)	The Floating Investor Percentage with respect to the period:		
	April 1, 2006 through April 30, 2006	_	1.42%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period	_	0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period	_	0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	_	N/A
(o)	The Class A Fixed Allocation with respect to the related Monthly Period	_	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	_	N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	_	N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

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:	1.46%	\$	1,034,724,631.82	
	(b)	60 - 89 days:	0.96%	\$	679,988,527.69	
	(c)	90 - 119 days:	0.78%	\$	554,423,801.43	
	(d)	120 - 149 days:	0.64%	\$	450,545,318.52	
	(e)	150 - 179 days:	0.66%	\$	465,333,085.79	
	(f)	180 – or more days:	0.00%	\$	880,650.89	
		Total:	4.50%	\$	3,185,896,016.14	
5.	5. <u>Investor Default Amount</u>(a) The Aggregate Investor Default Amount for					
		the related Monthly Pe	eriod	\$	2,687,960.42	
	(b)	The Class A Investor I the related Monthly Pe		\$	2,284,766.28	
	(c)	The Class B Investor I the related Monthly Pe		\$	201,597.07	
	(d) The Collateral Default Amount for the related Monthly Period			\$	201,597.07	
6.	<u>Inv</u>	vestor Charge Offs				
	(a)	The aggregate amount Charge Offs for the rela		\$	0.00	
	(b) The aggregate amount of Class A Investor Charge Offs set forth in 6 (a) above per \$1,000 of original certificate principal amount			\$	0.00	
	(c)	The aggregate amount Charge Offs for the rela		\$	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 Offs for the related Mo		\$	0.00	
	(f)	The aggregate amount Offs set forth in 6 (e) a original certificate prin	bove per \$1,000 of	\$	0.00	

(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 885,416.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 78,125.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 78,125.00
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 625,000.00
Rea	llocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00

7.

8.

	(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.	Coll	ection of Finance Charge Receivables		
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$	14,218,875.00
	(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	\$	
	(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	\$	1,116,645.67
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
		Table 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Ψ	0.00

	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
11.	Res	erve Account		
	(a)	The Reserve Draw Amount on the related Transfer Date	\$	0.00
	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
	(d)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
12.	Swa	p Reserve Fund		
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$	0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
13.	Swa	np Cash Flows		
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	1,563,560.83
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
l 4.	Ava	nilable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	13,687,625.00
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,069,770.67
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	1,069,770.67
15.	Por	rtfolio Yield		
	(a)	The Portfolio Yield for the related Monthly		
	()	Period		14.64%
	(b)	The Portfolio Adjusted Yield		7.47%
	rmati interp	ion Regarding the Status of the Interest Rate Sw party	ap and the	Swap
1.		s the Interest Reserve Account been ablished?		Nο
	esta	au115115U!		No

D.

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

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Copson Abacc

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2006

The information which is required to be prepared with respect to the Distribution Date of May 15, 2006, and with respect to the performance of the Trust during the month of April, 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"):

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

2002

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

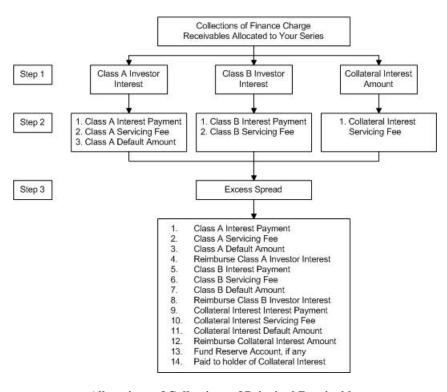
Eighth Amendment to Pooling and Servicing Agreement dated as of June 27, 2003

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

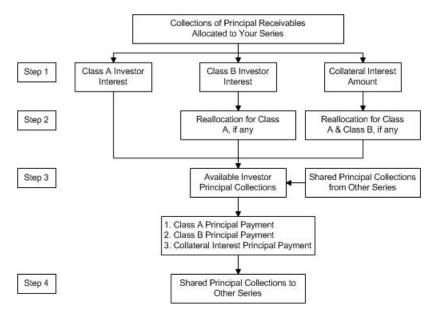
Ninth Amendment to Pooling and Servicing Agreement dated as of September 23, 2004 Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

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

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



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	\$ 4.006528
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	\$ 4.224306
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$ 0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$ 0.000000
10.	The amount of distribution in respect of Collateral Minimum Monthly Interest	\$ 4.652083
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest	\$ 0.000000

C. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

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

\$ 104,618,158.92

- (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
- \$ 9,231,013.77
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$ 9,231,013.77

2. Principal Receivables in the Trust

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

\$ 69,760,968,708.73

Trust represented by Series 1999-L as of	ipal Receivables in the the Investor Interest of the end of the day on lated Monthly Period	\$	750,000,000.00
Trust represented by	tipal Receivables in the the Adjusted Investor 99-L as of the end of ay of the related	\$	750,000,000.00
Trust represented by	ipal Receivables in the the Class A Investor I of the day on the last onthly Period	\$	637,500,000.00
Trust represented by Investor Interest as o	ipal Receivables in the the Class A Adjusted of the end of the day on lated Monthly Period	\$	637,500,000.00
Trust represented by	ipal Receivables in the the Class B Investor I of the day on the last onthly Period	\$	56,250,000.00
Trust represented by Investor Interest as o	ipal Receivables in the the Class B Adjusted of the end of the day on lated Monthly Period	\$	56,250,000.00
Trust represented by	tipal Receivables in the the Collateral Interest d of the day on the last onthly Period	\$	56,250,000.00
Trust represented by	ripal Receivables in the the Collateral Interest of the end of the day e related Monthly	\$	56,250,000.00
(j) The Floating Investorespect to the period		•	, ,
April 1, 2006 throug			1.06%
(k) The Class A Floating respect to the related	-	_	0.850
(1) The Class B Floatin to the related Month	g Allocation with respect lly Period		0.075
(m) The Collateral Float respect to the related	_		0.075
(n) The Fixed Investor I to the related Month	Percentage with respect		N/A_
(o) The Class A Fixed A the related Monthly	Allocation with respect to Period		N/A_
(p) The Class B Fixed A the related Monthly	Allocation with respect to Period		N/A_
(q) The Collateral Fixed to the related Month	d Allocation with respect lly Period		N/A

3. Shared Principal Collections

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:	1.46%	\$	1,034,724,631.82
	(b)	60 - 89 days:	0.96%	\$	679,988,527.69
	(c)	90 - 119 days:	0.78%	\$	554,423,801.43
	(d)	120 - 149 days:	0.64%	\$	450,545,318.52
	(e)	150 - 179 days:	0.66%	\$	465,333,085.79
	(f)	180 – or more days:	0.00%	\$	880,650.89
		Total:	4.50%	\$	3,185,896,016.14
5.	In	vestor Default Amount			
	(a)	The Aggregate Investo the related Monthly Pe		\$	2,015,970.17
	(b) The Class A Investor Default Amount for the related Monthly Period		\$	1,713,574.65	
	(c)	(c) The Class B Investor Default Amount for the related Monthly Period		\$	151,197.76
	(d) The Collateral Default Amount for the related Monthly Period			\$	151,197.76
6.	<u>Inv</u>	vestor Charge Offs			
	(a)	The aggregate amount Charge Offs for the rela		\$	0.00
	(b) The aggregate amount of Class A Investor Charge Offs set forth in 6 (a) above per \$1,000 of original certificate principal		n 6 (a) above per		
	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 Clas Charge Offs set forth in 6 (c) \$1,000 of original certificate pamount		16 (c) above per	\$	0.00
	(e)			Φ.	0.05
	Offs for the related Monthly Period		nthly 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
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 58,593.75
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 468,750.00
Rea	<u>llocations</u>	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$ 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
<u>Prir</u>	ncipal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
(f)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	9,093,047.73
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	802,327.61
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	802,327.61
	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	\$	9,491,485.23
		(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	\$	837,483.86
		(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	\$	837,483.86
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	_	14.64%
		(b)	The Portfolio Adjusted Yield	-	7.77%
D.	Flo	ating	Rate Determinations		
			rates for the related Interest Period: and Class B determination -	_	4.90125%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Copson Abel

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2006

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

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

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

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

2002

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

Agreement dated as of December 17, 2001

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

8-K filed with the SEC on January 14,

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

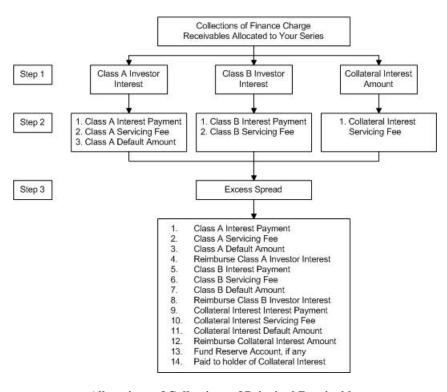
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

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

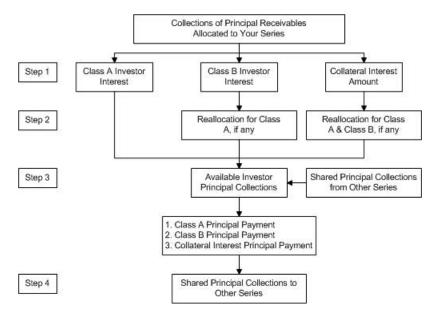
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

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

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



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

1.	The amount of distribution in respect of Class A Monthly Principal	\$ 0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$ 0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$ 0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$ 3.967639
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	\$ 4.146528
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$ 0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$ 0.000000
10.	The amount of distribution in respect of Collateral Minimum Monthly Interest	\$ 7.000000
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum	
	Monthly Interest	\$ 0.000000

C. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

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

\$ 118,567,252.92

(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

\$ 10,461,814.73

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

\$ 10,461,814.73

2. Principal Receivables in the Trust

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

\$ 69,760,968,708.73

(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:		
	April 1, 2006 through April 30, 2006		1.21%
(k)	The Class A Floating Allocation with respect to the related Monthly Period	_	0.850
(1)	The Class B Floating Allocation with respect to the related Monthly Period		0.075
(m)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075
(n)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A_
(o)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A_
(p)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

Total	\$ 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:	1.46%	\$ 1,034,724,631.82
	(b)	60 - 89 days:	0.96%	\$ 679,988,527.69
	(c)	90 - 119 days:	0.78%	\$ 554,423,801.43
	(d)	120 - 149 days:	0.64%	\$ 450,545,318.52
	(e)	150 - 179 days:	0.66%	\$ 465,333,085.79
	(f)	180 – or more days:	0.00%	\$ 880,650.89
		Total:	4.50%	\$ 3,185,896,016.14
5.	In	vestor Default Amount		
	(a)	The Aggregate Investor the related Monthly Pe		\$ 2,284,766.37
	(b)	The Class A Investor I the related Monthly Pe		\$ 1,942,051.41
	(c) The Class B Investor Default Amount for the related Monthly Period			\$ 171,357.48
	(d)	The Collateral Default related Monthly Period		\$ 171,357.48
6.	Inv	vestor Charge Offs		
	(a)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(b) The aggregate amount of Class A Investor Charge Offs set forth in 6 (a) above per \$1,000 of original certificate principal		n 6 (a) above per	
		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 Charge Offs set forth in \$1,000 of original certicamount		n 6 (c) above per	\$ 0.00
	(e)		of Collateral Charge	
	(-)	Offs for the related Mo		\$ 0.00

(f)	The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount	¢.	0.00
	-	\$	0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution		
	Date	\$	0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
Inve	estor Servicing Fee		
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	752,604.17
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	66,406.25
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	66,406.25
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$	531,250.00
Real	<u>llocations</u>		
(a)	The amount of Reallocated Collateral		
(4)	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	\$ 63,750,000.00
(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$ 63,750,000.00
(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 63,750,000.00
(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 63,750,000.00
(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 722,500,000.00
(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 722,500,000.00
<u>Prir</u>	ncipal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
(f)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	10,305,454.76
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	909,304.76
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	909,304.76
	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	_ \$	10,757,017.26
		(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates	\$	949,148.51
		(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	\$	949,148.51
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period	-	14.64%
		(b)	The Portfolio Adjusted Yield	-	7.63%
D.	Flo	ating	Rate Determinations		
			rates for the related Interest Period: and Class B determination -	_	4.90125%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marento Copson Stall

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2006

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

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

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

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

2002

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

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

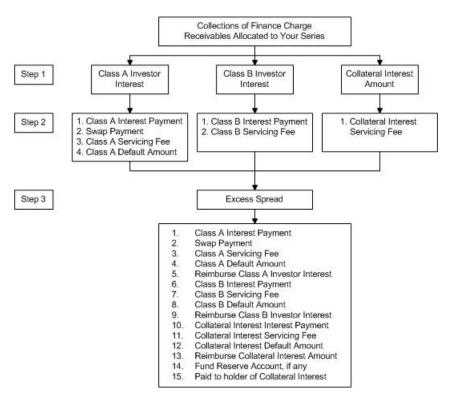
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

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

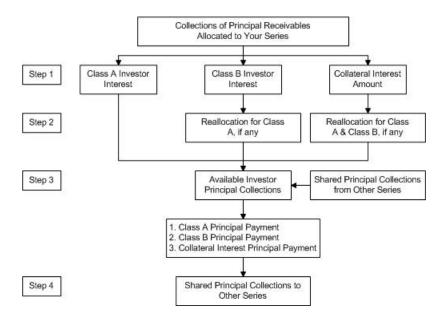
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

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

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



В.			ion Regarding the Current Monthly Distribution usis of \$1,000 Original Certificate Principal An	ficateholders (Stated
	1.		e amount of distribution in respect of Class Monthly Principal	\$ 0.000000
	2.		e amount of distribution in respect of Class B onthly Principal	\$ 0.000000
	3.		e amount of distribution in respect of llateral Monthly Principal	\$ 0.000000
	4.		e amount of distribution in respect of Class Monthly Interest	\$ 6.500000
	5.		e amount of distribution in respect of Class Deficiency Amounts	\$ 0.000000
	6.		e amount of distribution in respect of Class Additional Interest	\$ 0.000000
	7.		e amount of distribution in respect of Class B enthly Interest	\$ 6.791667
	8.		e amount of distribution in respect of Class B ficiency Amounts	\$ 0.000000
	9.		e amount of distribution in respect of Class B ditional Interest	\$ 0.000000
	10.		e amount of distribution in respect of llateral Minimum Monthly Interest	\$ 7.333333
С.	11.	Inte	e amount of distribution in respect of any rued and unpaid Collateral Minimum Monthly crest ion Regarding the Performance of the Trust	\$ 0.000000
	1.		lection of Principal Receivables	
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$ 82,053,457.49
		(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 7,384,806.28
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 7,384,806.28
	2.	<u>P</u> rir	ncipal Receivables in the Trust	
		(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$ 69,760,968,708.73

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period (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 (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 (h) 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 (h) 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 (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 (i) The Floating Investor Percentage with respect to the period: April 1, 2006 through April 30, 2006 (k) The Class A Floating Allocation with respect to the related Monthly Period (l) The Class B Floating Allocation with respect to the related Monthly Period (n) The Fixed Investor Percentage with respect to the related Monthly Period (n) The Fixed Investor Percentage with respect to the related Monthly Period (n) The Class A Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period			
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(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period (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 (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 (h) 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 (h) 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 (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 (i) The Floating Investor Percentage with respect to the period: April 1, 2006 through April 30, 2006 (k) The Class A Floating Allocation with respect to the related Monthly Period (l) The Class B Floating Allocation with respect to the related Monthly Period (n) The Fixed Investor Percentage with respect to the related Monthly Period (n) The Fixed Investor Percentage with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period	(c)	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	\$ 590,000,000.00
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 (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 (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 (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 (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 (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 (i) The Floating Investor Percentage with respect to the period: April 1, 2006 through April 30, 2006 (k) The Class A Floating Allocation with respect to the related Monthly Period (l) The Class B Floating Allocation with respect to the related Monthly Period (m) The Collateral Floating Allocation with respect to the related Monthly Period (n) The Fixed Investor Percentage with respect to the related Monthly Period (n) The Class A Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last	, , , , , , , , , , , , , , , , , , ,
Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period (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 (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 (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 (i) The Floating Investor Percentage with respect to the period: April 1, 2006 through April 30, 2006 (k) The Class A Floating Allocation with respect to the related Monthly Period (l) The Class B Floating Allocation with respect to the related Monthly Period (m) The Collateral Floating Allocation with respect to the related Monthly Period (n) The Fixed Investor Percentage with respect to the related Monthly Period (n) The Class A Fixed Allocation with respect to the related Monthly Period (n) The Class A Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period	(e)	Trust represented by the Class A Adjusted Investor Interest as of the end of the day on	\$ 500,000,000.00
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: April 1, 2006 through April 30, 2006 \$ 0.84% (k) The Class A 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 \$ 0.076 (n) The Class A Fixed Allocation with respect to the related Monthly Period \$ 0.076 (n) The Class B Fixed Allocation with respect to the related Monthly Period \$ 0.076 (n) The Class B Fixed Allocation with respect to the related Monthly Period \$ 0.076 (n) The Class B Fixed Allocation with respect to the related Monthly Period \$ 0.076	(f)	Trust represented by the Class B Investor Interest as of the end of the day on the last	\$ 45,000,000.00
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: April 1, 2006 through April 30, 2006 \$ 0.84% (k) The Class A 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 \$ 0.076 (n) The Class A Fixed Allocation with respect to the related Monthly Period \$ 0.076 (n) The Class B Fixed Allocation with respect to the related Monthly Period \$ 0.076 (n) The Class B Fixed Allocation with respect to the related Monthly Period \$ 0.076 (n) The Class B Fixed Allocation with respect to the related Monthly Period \$ 0.076			
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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: April 1, 2006 through April 30, 2006 0.84% (k) The Class A Floating Allocation with respect to the related Monthly Period 0.847 (l) The Class B Floating Allocation with respect to the related Monthly Period 0.076 (m) The Collateral Floating Allocation with respect to the related Monthly Period 0.076 (n) The Fixed Investor Percentage with respect to the related Monthly Period N/A (o) The Class A Fixed Allocation with respect to the related Monthly Period N/A (p) The Class B Fixed Allocation with respect to the related Monthly Period N/A (q) The Collateral Fixed Allocation with respect	(h)	Trust represented by the Collateral Interest Amount as of the end of the day on the last	\$ 45,000,000.00
respect to the period: April 1, 2006 through April 30, 2006 (k) The Class A Floating Allocation with respect to the related Monthly Period (l) The Class B Floating Allocation with respect to the related Monthly Period (m) The Collateral Floating Allocation with respect to the related Monthly Period (n) The Fixed Investor Percentage with respect to the related Monthly Period (o) The Class A Fixed Allocation with respect to the related Monthly Period (p) The Class B Fixed Allocation with respect to the related Monthly Period (q) The Collateral Fixed Allocation with respect	(i)	Trust represented by the Collateral Interest Adjusted Amount as of the end of the day	\$ 45,000,000.00
(k) The Class A Floating Allocation with respect to the related Monthly Period (l) The Class B Floating Allocation with respect to the related Monthly Period (m) The Collateral Floating Allocation with respect to the related Monthly Period (n) The Fixed Investor Percentage with respect to the related Monthly Period (o) The Class A Fixed Allocation with respect to the related Monthly Period (p) The Class B Fixed Allocation with respect to the related Monthly Period (q) The Collateral Fixed Allocation with respect (p) The Class B Fixed Allocation with respect to the related Monthly Period (q) The Collateral Fixed Allocation with respect	(j)	-	
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respect to the related Monthly Period 0.076 (m) The Collateral Floating Allocation with respect to the related Monthly Period 0.076 (n) The Fixed Investor Percentage with respect to the related Monthly Period N/A (o) The Class A Fixed Allocation with respect to the related Monthly Period N/A (p) The Class B Fixed Allocation with respect to the related Monthly Period N/A (q) The Collateral Fixed Allocation with respect	(k)		 0.847
respect to the related Monthly Period 0.076 (n) The Fixed Investor Percentage with respect to the related Monthly Period N/A (o) The Class A Fixed Allocation with respect to the related Monthly Period N/A (p) The Class B Fixed Allocation with respect to the related Monthly Period N/A (q) The Collateral Fixed Allocation with respect	(1)		 0.076
to the related Monthly Period N/A (o) The Class A Fixed Allocation with respect to the related Monthly Period N/A (p) The Class B Fixed Allocation with respect to the related Monthly Period N/A (q) The Collateral Fixed Allocation with respect	(m)		 0.076
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	(n)		 N/A
to the related Monthly Period N/A (q) The Collateral Fixed Allocation with respect	(o)		 N/A
	(p)	-	 N/A
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

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 Balance
	(a)	30 - 59 days:	1.46%	\$ 1,034,724,631.82
	(b)	60 - 89 days:	0.96%	\$ 679,988,527.69
	(c)	90 - 119 days:	0.78%	\$ 554,423,801.43
	(d)	120 - 149 days:	0.64%	\$ 450,545,318.52
	(e)	150 - 179 days:	0.66%	\$ 465,333,085.79
	(f)	180 – or more days:	0.00%	\$ 880,650.89
		Total:	4.50%	\$ 3,185,896,016.14
5.	<u>In</u>			
		the related Monthly Pe	riod	\$ 1,585,896.39
	(b)	The Class A Investor I the related Monthly Pe		\$ 1,343,980.13
	(c)	The Class B Investor E the related Monthly Pe		\$ 120,958.13
	(d)	The Collateral Default related Monthly Period		\$ 120,958.13
6.	<u>In</u>	vestor Charge Offs		
	(a)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (a) above per	\$ 0.00
	(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth in \$1,000 of original certi amount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount Offs for the related Mo		\$ 0.00

	(f)	The aggregate amount of Collateral Charge Offs set forth in 6 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this	
	(j)	Distribution Date The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date	\$ 0.00
		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	\$ 520,833.33
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 46,875.00
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 46,875.00
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 368,750.00
8.	Rea	<u>llocations</u>	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
	(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$	45,000,000.00
	(d)	The Collateral Interest Adjusted Amount as of the close of business on this Distribution Date	\$	45,000,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$	45,000,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$	45,000,000.00
	(g)	The Class A Investor Interest as of the close of business on this Distribution Date	\$	500,000,000.00
	(h)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$	500,000,000.00
9.	<u>Coll</u>	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, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$	8,715,810.85
	(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	ø	660 086 62
	(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	\$ \$	669,986.62
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 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
10	C		
12.		p Reserve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$ 0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
13.	Swa	<u>ip Cash Flows</u>	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$ 1,271,508.33
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
14.	Ava	nilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 8,403,310.85
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 641,861.62
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 641,861.62
15.	<u>Por</u>	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	14.64%
	(b)	The Portfolio Adjusted Yield	 7.37%
	(0)	1 1 ottotto 1 tajustou 1 totu	 7.3170

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

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

Counterparty

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

By: Marento Copson Stall

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2006

The information which is required to be prepared with respect to the Distribution Date of May 15, 2006, and with respect to the performance of the Trust during the month of April, 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"):

ollowing 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	Included in Exhibit 4.1 to MBNA's Form		

2002

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

Agreement dated as of December 17, 2001

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

8-K filed with the SEC on January 14,

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

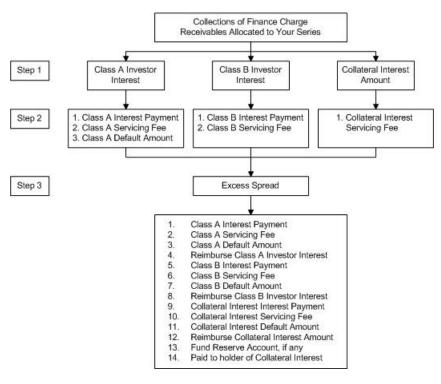
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

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

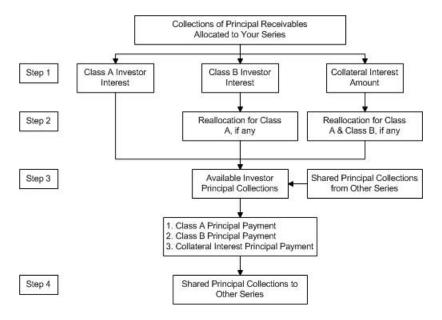
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

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

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



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

1.	The amount of distribution in respect of Class A Monthly Principal	\$ 0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$ 0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$ 0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$ 4.006528
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	\$ 4.278750
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$ 0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$ 0.000000
10.	The amount of distribution in respect of Collateral Minimum Monthly Interest	\$ 4.745417
11.	The amount of distribution in respect of any accrued and unpaid Collateral Minimum	
	Monthly Interest	\$ 0.000000

C. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

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

\$ 97,643,623.36

(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

\$ 8,615,618.87

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

\$ 8,615,618.87

2. Principal Receivables in the Trust

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

\$ 69,760,968,708.73

(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:		
	April 1, 2006 through April 30, 2006		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_
(o)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A_
(p)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

	-	
Total	\$	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:	1.46%	\$ 1,034,724,631.82
	(b)	60 - 89 days:	0.96%	\$ 679,988,527.69
	(c)	90 - 119 days:	0.78%	\$ 554,423,801.43
	(d)	120 - 149 days:	0.64%	\$ 450,545,318.52
	(e)	150 - 179 days:	0.66%	\$ 465,333,085.79
	(f)	180 – or more days:	0.00%	\$ 880,650.89
		Total:	4.50%	\$ 3,185,896,016.14
5.	Inv	vestor Default Amount		
	(a)	The Aggregate Investo the related Monthly Pe		\$ 1,881,572.52
	(b)	The Class A Investor E the related Monthly Per		\$ 1,599,336.48
	(c)	The Class B Investor D the related Monthly Per		\$ 141,118.02
	(d)	The Collateral Default related Monthly Period		\$ 141,118.02
6.	Inv	vestor Charge Offs		
٠.	(a)	_	of Class A Investor	
	(4)	Charge Offs for the rela		\$ 0.00
	(b)	The aggregate amount Charge Offs set forth in \$1,000 of original certi	n 6 (a) above per	
		amount		\$ 0.00
	(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth in \$1,000 of original certiamount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount	of Collateral Charge	
	(-)	Offs for the related Mo		\$ 0.00

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

(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$ 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
<u>Prir</u>	ncipal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
(f)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer	\$ 0.00

\$

0.00

Date

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	9 196 915 55
		<i>a</i> .	-	Ψ	8,486,845.55
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	748,839.75
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	748,839.75
	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	\$	8,858,720.55
		(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	\$	781,652.25
		(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	\$	781,652.25
	12.	<u>Por</u>	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		14.64%
		(b)	The Portfolio Adjusted Yield	_	7.76%
D.	Flo	ating	Rate Determinations		
			rates for the related Interest Period:		
	Cla	ss A a	and Class B determination -		4.90125%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Copson Abel

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2000-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2006

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

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

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

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

2002

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

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

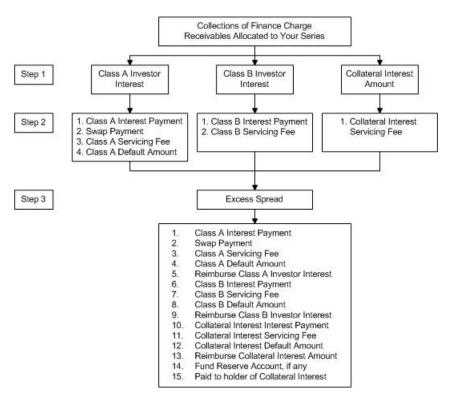
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

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

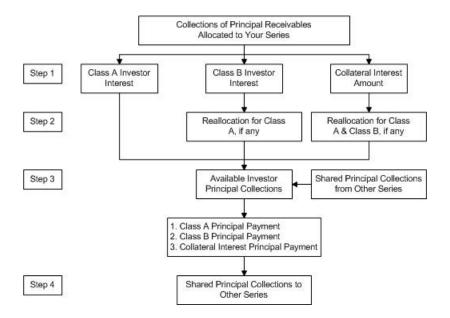
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

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

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



1.	The amount of distribution in respect of Class A Monthly Principal	\$	0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$	0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$	0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$	5.416667
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	\$	4.200972
8.	The amount of distribution in respect of Class B Deficiency Amount	\$	0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$	0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$	4.573333
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest rmation Regarding the Performance of the Trust	\$	0.000000
1.	Collection of Principal Receivables		
	(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$ \$	
	(b) The aggregate amount of Collections of Principal Receivables processed during the	;	69,745,446.97
		\$ \$	69,745,446.97
	Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B	\$, ,
2.	Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral	<u>\$</u>	6,154,005.25
2.	Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	<u>\$</u>	6,154,005.25
2.	Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly	\$ \$	6,154,005.25 6,154,005.25

C.

(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	\$ \$	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	\$	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:		
	April 1, 2006 through April 30, 2006		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
(o)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	_	N/A
<u>Sha</u>	red Principal Collections		
	aggregate amount Shared Principal lections allocated to:		
Tota	al	\$	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 Balance
	(a)	30 - 59 days:	1.46%	\$ 1,034,724,631.82
	(b)	60 - 89 days:	0.96%	\$ 679,988,527.69
((c)	90 - 119 days:	0.78%	\$ 554,423,801.43
	(d)	120 - 149 days:	0.64%	\$ 450,545,318.52
	(e)	150 - 179 days:	0.66%	\$ 465,333,085.79
	(f)	180 – or more days:	0.00%	\$ 880,650.89
		Total:	4.50%	\$ 3,185,896,016.14
5.	<u>In</u>	vestor Default Amount		
	(a)	The Aggregate Investo the related Monthly Pe		\$ 1,343,980.12
	(b)	The Class A Investor E the related Monthly Pe		\$ 1,142,383.20
	(c)	The Class B Investor E the related Monthly Pe		\$ 100,798.46
	(d)	The Collateral Default related Monthly Period		\$ 100,798.46
6.	Inv	vestor Charge Offs		
	(a)	The aggregate amount of Charge Offs for the relationship.		\$ 0.00
	(b)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (a) above per	\$ 0.00
	(c)	The aggregate amount Charge Offs for the rela		\$ 0.00
	(d)	The aggregate amount Charge Offs set forth ir \$1,000 of original certiamount	n 6 (c) above per	\$ 0.00
	(e)	The aggregate amount Offs for the related Mo		\$ 0.00
	(f)	The aggregate amount of the original certificate principle.	bove per \$1,000 of	\$ 0.00
	(g)	The aggregate amount of Charge Offs reimbursed Date immediately precedular Distribution Date	d on the Transfer	\$ 0.00

(h)	The aggregate amount of Class A Investor Charge Offs set forth in 6 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date		
		\$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 6 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution	·	
	Date	\$	0.00
Inv	estor Servicing Fee		
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	442,708.33
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	39,062.50
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	39,062.50
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$	312,500.00
<u>R</u> ea	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

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	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 37,500,000.00
	(f)	The Class A Investor Interest as of the close of business on this Distribution Date	\$ 425,000,000.00
	(g)	The Class A Adjusted Investor Interest as of the close of business on this Distribution Date	\$ 425,000,000.00
9.	<u>Prir</u>	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
10.	Dos	erve Account	
10.	(a)	The Reserve Draw Amount on the related Transfer Date	\$ 0.00
	(b)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(c)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
11.	Swa	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

12. Swap Cash Flows

	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$	629,059.02
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
13.	Ava	illable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	6,691,091.45
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	534,884.91
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	534,884.91
14.	<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, allocated in respect of the Class A Certificates	\$	6,956,716.45
	(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	\$	558,322.41
	(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	\$	558,322.41
15.	<u>Por</u>	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		14.64%
	(b)	The Portfolio Adjusted Yield		7.87%
Flo	ating	Rate Determinations		
		ates for the related Interest Period:		
		ss A and Class B determination -		4.90125%
	Col	llateral Interest determination -		4.88000%
	ormati interp	on Regarding the Status of the Interest Rate Swarty	ap and the	Swap
1.		the Interest Reserve Account been ablished?		No
2.	Has	s the Interest Reserve Account been funded?		No
3.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$	0.00
4.		w any funds withdrawn from the Interest erve Account were utilized		N/A

D.

Ε.

MBNA AMERICA BANK, NATIONAL ASSOCIATION,

Servicer

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

By: Marcuto Copson Stall

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 2001-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING APRIL 30, 2006

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

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

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

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

2002

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

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

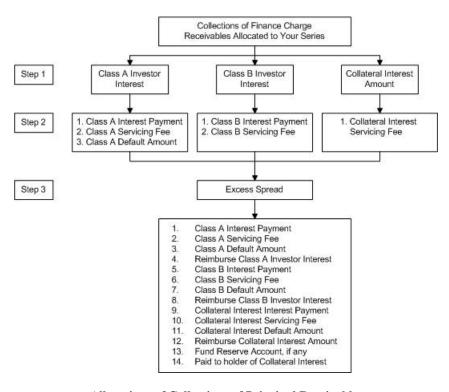
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on June 30, 2003

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

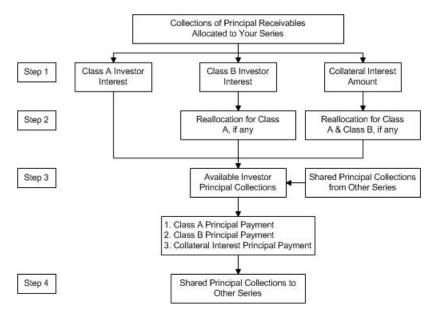
Included in Exhibit 4.1 to MBNA's Form 8-K filed with the SEC on September 24, 2004

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

Allocations of Collections of Finance Charge Receivables



Allocations of Collections of Principal Receivables



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

1.	The amount of distribution in respect of Class A Monthly Principal	\$ 0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$ 0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$ 0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$ 4.014306
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	\$ 4.278750
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$ 0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$ 0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$ 6.041667
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$ 0.000000

C. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

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

\$ 104,618,158.92

(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

\$ 9,231,013.77

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

\$ 9,231,013.77

2. Principal Receivables in the Trust

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

\$ 69,760,968,708.73

(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:		
	April 1, 2006 through April 30, 2006	_	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
(o)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

3. Shared Principal Collections

The aggregate amount Shared Principal Collections allocated to:

	-	
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:	1.46%	\$	1,034,724,631.82
	(b)	60 - 89 days:	0.96%	\$	679,988,527.69
	(c)	90 - 119 days:	0.78%	\$	554,423,801.43
	(d)	120 - 149 days:	0.64%	\$	450,545,318.52
	(e)	150 - 179 days:	0.66%	\$	465,333,085.79
	(f)	180 – or more days:	0.00%	\$	880,650.89
		Total:	4.50%	\$	3,185,896,016.14
5.	In	vestor Default Amount			
	(a)	The Aggregate Investo the related Monthly Pe		\$	2,015,970.17
	(b)	The Class A Investor E		\$	1,713,574.65
	(c)	The Class B Investor D the related Monthly Per		\$	151,197.76
	(d)	The Collateral Default related Monthly Period		\$	151,197.76
6.	<u>Inv</u>	vestor Charge Offs			
	(a)	The aggregate amount Charge Offs for the rela		\$	0.00
	(b) The aggregate amount of Charge Offs set forth in \$1,000 of original certifi		n 6 (a) above per		
		amount	-	\$	0.00
	(c)	The aggregate amount Charge Offs for the rela		\$	0.00
	(d)	The aggregate amount Charge Offs set forth in \$1,000 of original certi amount	16 (c) above per	\$	0.00
	(e)			Φ.	0.05
		Offs for the related Mo	nthly 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	Ψ	0.00
(0)	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	Ψ	0.00
	reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
Inv	estor Servicing Fee		
(a)	The amount of the Class A Servicing Fee		
	payable by the Trust to the Servicer for the related Monthly Period	\$	664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	58,593.75
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$	58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$	468,750.00
Da-	•	Ψ	100,750.00
	Illocations The emount of Reallegated Calletons		
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00

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(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
(c)	The Collateral Interest Amount as of the close of business on this Distribution Date	\$	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
<u>Prii</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)	withdrawals) The Accumulation Shortfall with respect to	\$	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	ø	0.00

10. Available Funds

Date

treated as Class A Available Funds

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

Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer \$

\$

\$

0.00

0.00

0.00

9.

		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	9,093,047.73
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	802,327.61
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	802,327.61
11. <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, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates	\$	9,491,485.23
		(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	\$	837,483.86
		(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	\$	837,483.86
	12. Portfolio Yield				
		(a)	The Portfolio Yield for the related Monthly Period	-	14.64%
		(b)	The Portfolio Adjusted Yield	-	7.65%
D.	D. Floating Rate Determinations				
	LIE	LIBOR rates for the related Interest Period: Class A and Class B determination -			4.90125%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marcute Coper Shell

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