

FORM 8-K

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20529

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934.

Date of Report: January 14, 1997

MBNA AMERICA BANK, NATIONAL ASSOCIATION  
ON BEHALF OF THE  
MBNA MASTER CREDIT CARD TRUST II  
(Exact name of registrant as specified in its charter)

United States	33-99324	51-0331454
----- (State or other jurisdiction of incorporation)	----- (Commission File Number)	----- (IRS Employer Identification No.)

1100 North King Street  
Wilmington, DE 19801

-----  
(Address of principal executive office)

Registrant's telephone number, including area code (302) 453-9930.  
-----

Item 5. OTHER EVENTS

The following are filed as Exhibits to this Report under Exhibit 20:

20.1 Series 1994-A Certificateholders' Statement for the month ended December 31, 1996.

20.2 Series 1994-B Certificateholders' Statement for the month ended December 31, 1996.

20.3 Series 1994-C Certificateholders' Statement for the month ended December 31, 1996.

20.4 Series 1994-D Certificateholders' Statement for the month ended December 31, 1996.

20.5 Series 1995-A Certificateholders' Statement for the month ended December 31, 1996.

20.6 Series 1995-B Certificateholders' Statement for the month ended December 31, 1996.

20.7 Series 1995-C Certificateholders' Statement for the month ended December 31, 1996.

20.8 Series 1995-D Certificateholders' Statement for the month ended December 31, 1996.

20.9 Series 1995-E Certificateholders' Statement for the month ended December 31, 1996.

20.10 Series 1995-F Certificateholders' Statement for the month ended December 31, 1996.

20.11 Series 1995-I Certificateholders' Statement for the month ended December 31, 1996.

20.12 Series 1995-J Certificateholders' Statement for the month ended December 31, 1996.

20.13 Series 1996-A Certificateholders' Statement for the month ended December 31, 1996.

20.14 Series 1996-B Certificateholders' Statement for the month ended December 31, 1996.

20.15 Series 1996-C Certificateholders' Statement for the month ended December 31, 1996.

20.16 Series 1996-D Certificateholders' Statement for the month ended December 31, 1996.

20.17 Series 1996-E Certificateholders' Statement for the month ended December 31, 1996.

20.18 Series 1996-G Certificateholders' Statement for the month ended December 31, 1996.

20.19 Series 1996-H Certificateholders' Statement for the month ended December 31, 1996.

20.20 Series 1996-J Certificateholders' Statement for the month ended December 31, 1996.

20.21 Series 1996-K Certificateholders' Statement for the month ended December 31, 1996.

Item 5. OTHER EVENTS

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

99.1. Series 1994-A Key Performance Factors for the month ended December 31, 1996.

99.2. Series 1994-B Key Performance Factors for the month ended December 31, 1996.

99.3. Series 1994-C Key Performance Factors for the month ended December 31, 1996.

99.4. Series 1994-D Key Performance Factors for the month ended December 31, 1996.

99.5. Series 1995-A Key Performance Factors for the month ended December 31, 1996.

99.6. Series 1995-B Key Performance Factors for the month ended December 31, 1996.

99.7. Series 1995-C Key Performance Factors for the month ended December 31, 1996.

99.8. Series 1995-D Key Performance Factors for the month ended December 31, 1996.

99.9. Series 1995-E Key Performance Factors for the month ended December 31, 1996.

99.10. Series 1995-F Key Performance Factors for the month ended December 31, 1996.

99.11. Series 1995-I Key Performance Factors for the month ended December 31, 1996.

99.12. Series 1995-J Key Performance Factors for the month ended December 31, 1996.

99.13. Series 1996-A Key Performance Factors for the month ended December 31, 1996.

99.14. Series 1996-B Key Performance Factors for the month ended December 31, 1996.

99.15. Series 1996-C Key Performance Factors for the month ended December 31, 1996.

99.16. Series 1996-D Key Performance Factors for the month ended December 31, 1996.

99.17. Series 1996-E Key Performance Factors for the month ended December 31, 1996.

99.18. Series 1996-G Key Performance Factors for the month ended December 31, 1996.

99.19. Series 1996-H Key Performance Factors for the month ended December 31, 1996.

99.20. Series 1996-J Key Performance Factors for the month ended December 31, 1996.

99.21. Series 1996-K Key Performance Factors for the month ended December 31, 1996.

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: January 14, 1997

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: Marguerite M. Boylan  
-----  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$ 0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$ 0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$ 0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$ 4.829167
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	\$ 4.995833
8. The amount of distribution in respect of Class B Deficiency Amounts	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$ 0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$ 5.129558
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$ 0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$70,944,036.63 -----
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,669,518.06 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,931,314.60 -----
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	\$23,372,253,332.68 -----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-A as of the end of the day on the last day of the related Monthly Period	\$760,000,000.00 -----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-A as of the end of the day on the last day of the related Monthly Period	\$760,000,000.00 -----
(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	\$661,200,000.00 -----
(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	\$661,200,000.00 -----
(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	\$34,200,000.00 -----
(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	\$64,600,000.00 -----
(h)	The Floating Investor Percentage with respect to the period: December 1, 1996 through December 31, 1996	3.40%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000 -----
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000 -----

(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085000 -----
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A -----

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81 -----
(b) 65 - 94 days:	0.86%	204,156,445.45 -----
(c) 95 - 124 days:	0.62%	146,144,128.30 -----
(d) 125 - 154 days:	0.49%	115,860,206.07 -----
(e) 155 or more days:	0.73%	174,240,248.02 -----
Total	4.52%	1,073,468,558.65 -----

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,516,820.41 -----
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,189,633.77 -----
(c) The Class B Investor Default Amount for the related Monthly Period	\$113,256.89 -----
(d) The Collateral Default Amount for the related Monthly Period	\$213,929.75 -----

### 5. Investor Charge Offs

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

(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00 -----
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00 -----
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00 -----
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00 -----
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
 6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$688,750.00 -----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$35,625.00 -----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the	

Servicer for the related Monthly  
Period \$67,291.67  
-----

7. Reallocations

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

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

(c) The Collateral Interest as of the  
close of business on this Distribution  
Date \$64,600,000.00  
-----

(d) The Class B Investor Interest as of the  
close of business on this Distribution  
Date \$34,200,000.00  
-----

8. Principal Funding Account

(a) The principal amount on deposit in  
the Principal Funding Account on  
the related Transfer Date \$ 0.00  
-----

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

(c) The Principal Funding Investment  
Proceeds deposited in the Finance  
Charge Account on the related  
Transfer Date \$ 0.00  
-----

(d) The Principal Funding Investment  
Shortfall deposited in the Finance  
Charge Account on the related  
Transfer Date from the Reserve Account \$ 0.00  
-----

9. Available Funds

(a) The amount of Class A Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$9,120,722.17  
-----

(b) The amount of Class B Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$471,761.41  
-----

(c) The amount of Collateral Available  
Funds on deposit in the Finance Charge  
Account on the related Transfer Date \$891,105.11  
-----

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections  
of Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, allocated  
in respect of the Class A Certificates \$9,533,972.17  
-----

(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

\$493,136.41  
-----

(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

\$931,480.11  
-----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%  
-----

(b) The Portfolio Adjusted Yield

4.89%  
-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of December 16, 1996 through January 14, 1997:

Class A and Class B determination -

5.62500%  
-----

Collateral Interest determination -

5.60547%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.536120
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	\$4.979167
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.129558
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$93,347,415.83 -----
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$4,828,313.46 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,120,150.06 -----
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	\$23,372,253,332.68 -----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00 -----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00 -----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00 -----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000,000.00 -----
(h)	The Floating Investor Percentage with respect to the period:  December 1, 1996 through December 31, 1996	4.47%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000

(j) The Class B Floating Allocation with respect to the related Monthly	0.045000
(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
(b) 65 - 94 days:	0.86%	204,156,445.45
(c) 95 - 124 days:	0.62%	146,144,128.30
(d) 125 - 154 days:	0.49%	115,860,206.07
(e) 155 or more days:	0.73%	174,240,248.02
Total	4.52%	1,073,468,558.65

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,311,605.80
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,881,097.07
(c) The Class B Investor Default Amount for the related Monthly Period	\$149,022.22
(d) The Collateral Default Amount for the related Monthly Period	\$281,486.51

5. Investor Charge Offs

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

(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$906,250.00
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46,875.00
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly	

Period	\$88,541.67
	-----
7. Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	-----
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	-----
(c) The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00
	-----
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
	-----
8. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	-----
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	-----
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	-----
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	-----
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
	-----
9. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,000,949.99
	-----
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$620,738.62
	-----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,172,506.65
	-----
10. Collection of Finance Charge Receivables	
(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any,	

withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$12,544,699.99  
-----

(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 \$648,863.62  
-----

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,225,631.65  
-----

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date \$ 0.00  
-----

(b) The amount of the Net Swap Payment for the related Transfer Date \$251,782.29  
-----

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.33%  
-----

(b) The Portfolio Adjusted Yield 4.90%  
-----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of December 16, 1996 through January 14, 1997:

Class B determination - 5.62500%  
-----

Collateral Interest determination - 5.60547%  
-----

The weighted average of the Treasury Bill Rates for the Interest Period:

December 16, 1996 through January 14, 1997 5.07700%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.895833
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	\$5.062500
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.233725
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
  - (a) The aggregate amount of Collections



of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$93,347,415.83  
-----

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,828,313.46  
-----

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,120,150.06  
-----

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 \$23,372,253,332.68  
-----

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00  
-----

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00  
-----

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$870,000,000.00  
-----

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$870,000,000.00  
-----

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$45,000,000.00  
-----

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$85,000,000.00  
-----

(h) The Floating Investor Percentage with respect to the period:  
December 1, 1996 through December 31, 1996 4.47%

(i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000  
-----

(j) The Class B Floating Allocation with respect to the related Monthly 0.045000  
-----

(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085000 -----
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A -----

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82% -----	433,067,530.81 -----
(b) 65 - 94 days:	0.86% -----	204,156,445.45 -----
(c) 95 - 124 days:	0.62% -----	146,144,128.30 -----
(d) 125 - 154 days:	0.49% -----	115,860,206.07 -----
(e) 155 or more days:	0.73% -----	174,240,248.02 -----
Total	4.52% -----	1,073,468,558.65 -----

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,311,605.80 -----
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,881,097.07 -----
(c) The Class B Investor Default Amount for the related Monthly Period	\$149,022.22 -----
(d) The Collateral Default Amount for the related Monthly Period	\$281,486.51 -----

### 5. Investor Charge Offs

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

Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
 6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$906,250.00
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46,875.00
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$88,541.67

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c) The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00

8. Principal Funding Account

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

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,000,949.99
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$620,738.62
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,172,506.65

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,544,699.99
--	-----------------

(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

-----  
\$648,863.62  
-----

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

-----  
\$1,225,631.65  
-----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%  
-----

(b) The Portfolio Adjusted Yield

4.80%  
-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of December 16, 1996 through January 14, 1997:

Class A and Class B determination - 5.62500%  
-----  
Collateral Interest determination - 5.60547%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$ 0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$ 4.737775
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	\$ 4.979167
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$ 5.108725
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
  - (a) The aggregate amount of Collections

of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$93,347,415.83  
-----

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,828,313.46  
-----

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,120,150.06  
-----

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 \$23,372,253,332.68  
-----

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-D as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00  
-----

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-D as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00  
-----

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$870,000,000.00  
-----

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$870,000,000.00  
-----

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$45,000,000.00  
-----

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$85,000,000.00  
-----

(h) The Floating Investor Percentage with respect to the period:  
December 1, 1996 through December 31, 1996 4.47%

(i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000  
-----

(j) The Class B Floating Allocation with respect to the related Monthly 0.045000  
-----

(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085000 -----
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A -----

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82% -----	433,067,530.81 -----
(b) 65 - 94 days:	0.86% -----	204,156,445.45 -----
(c) 95 - 124 days:	0.62% -----	146,144,128.30 -----
(d) 125 - 154 days:	0.49% -----	115,860,206.07 -----
(e) 155 or more days:	0.73% -----	174,240,248.02 -----
Total	4.52% -----	1,073,468,558.65 -----

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,311,605.80 -----
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,881,097.07 -----
(c) The Class B Investor Default Amount for the related Monthly Period	\$149,022.22 -----
(d) The Collateral Default Amount for the related Monthly Period	\$281,486.51 -----

### 5. Investor Charge Offs

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



Monthly Period	\$ 0.00
	-----
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	-----
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$906,250.00
	-----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46,875.00
	-----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$88,541.67
	-----

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c) The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
8. Collection of Finance Charge Receivables	
(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,544,699.99
(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	\$648,863.62
(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,225,631.65
9. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 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. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account	

on the related Transfer Date \$12,000,949.99  
-----

(b) The amount of Class B Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$620,738.62  
-----

(c) The amount of Collateral Available  
Funds on deposit in the Finance Charge  
Account on the related Transfer Date \$1,172,506.65  
-----

11. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period 13.33%  
-----

(b) The Portfolio Adjusted Yield 4.86%  
-----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of  
December 16, 1996 through January 14, 1997:

Class B determination - 5.62500%  
-----  
Collateral Interest determination - 5.60547%  
-----

The average of the Federal Funds Rates for the  
Interest Period:

December 16, 1996 through January 14, 1997 5.35533%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.896225
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	\$5.046225
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.271225
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
  - (a) The aggregate amount of Collections

of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$53,674,765.18  
-----

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$2,776,282.09  
-----

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,244,086.27  
-----

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 \$23,372,253,332.68  
-----

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period \$575,000,000.00  
-----

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period \$575,000,000.00  
-----

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$500,250,000.00  
-----

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$500,250,000.00  
-----

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$25,875,000.00  
-----

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$48,875,000.00  
-----

(h) The Floating Investor Percentage with respect to the period:  
December 1, 1996 through December 31, 1996 2.57%

(i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000  
-----

(j) The Class B Floating Allocation with respect to the related Monthly 0.045000  
-----

(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
(b) 65 - 94 days:	0.86%	204,156,445.45
(c) 95 - 124 days:	0.62%	146,144,128.30
(d) 125 - 154 days:	0.49%	115,860,206.07
(e) 155 or more days:	0.73%	174,240,248.02
Total	4.52%	1,073,468,558.65

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$1,904,173.40
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,656,630.84
(c) The Class B Investor Default Amount for the related Monthly Period	\$85,687.83
(d) The Collateral Default Amount for the related Monthly Period	\$161,854.73

### 5. Investor Charge Offs

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

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00 -----
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00 -----
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00 -----
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$521,093.75 -----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13 -----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45 -----
7. Reallocations	
(a) The amount of Reallocated Collateral	

Principal Collections with respect to this Distribution Date	\$ 0.00
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c) The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8. Collection of Finance Charge Receivables	
(a) The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$7,213,202.72
(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	\$373,096.87
(c) The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$704,738.21
9. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date	\$ 0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Available Funds	



(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,900,546.47 -----
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$356,924.99 -----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$674,191.34 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	13.33% -----
(b) The Portfolio Adjusted Yield	4.78% -----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of  
December 16, 1996 through January 14, 1997: 5.60547%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.804558
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	\$4.937892
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.104167
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
  - (a) The aggregate amount of Collections

	of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$70,010,561.23
		-----
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,621,237.03
		-----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,840,112.59
		-----
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	\$23,372,253,332.68
		-----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
		-----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
		-----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00
		-----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00
		-----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$33,750,000.00
		-----
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$63,750,000.00
		-----
(h)	The Floating Investor Percentage with respect to the period:  December 1, 1996 through December 31, 1996 3.35%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
		-----
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000
		-----

(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
(b) 65 - 94 days:	0.86%	204,156,445.45
(c) 95 - 124 days:	0.62%	146,144,128.30
(d) 125 - 154 days:	0.49%	115,860,206.07
(e) 155 or more days:	0.73%	174,240,248.02
Total	4.52%	1,073,468,558.65

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,483,704.38
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,160,822.78
(c) The Class B Investor Default Amount for the related Monthly Period	\$111,766.74
(d) The Collateral Default Amount for the related Monthly Period	\$211,114.86

### 5. Investor Charge Offs

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

Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$679,687.50
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$35,156.25
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$66,406.25
7. Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c) The Collateral Interest as of the close of business on this Distribution Date	\$63,750,000.00
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$33,750,000.00
8. Collection of Finance Charge Receivables	
(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$9,408,524.97
(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	\$486,647.88
(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	\$919,223.71
9. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
(b) The Accumulation Shortfall with respect to the related Monthly 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. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,000,712.47

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$465,554.13 -----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$879,379.96 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	13.33% -----
(b) The Portfolio Adjusted Yield	4.91% -----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of  
December 16, 1996 through January 14, 1997: 5.60547%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$5.375000
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$5.021225
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.271225
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables



(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$53,674,765.18 -----
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$2,776,282.09 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,244,086.27 -----
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	\$23,372,253,332.68 -----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00 -----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00 -----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00 -----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$25,875,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$48,875,000.00 -----
(h)	The Floating Investor Percentage with respect to the period:  December 1, 1996 through December 31, 1996	2.57%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000 -----
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000

(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
(b) 65 - 94 days:	0.86%	204,156,445.45
(c) 95 - 124 days:	0.62%	146,144,128.30
(d) 125 - 154 days:	0.49%	115,860,206.07
(e) 155 or more days:	0.73%	174,240,248.02
Total	4.52%	1,073,468,558.65

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$1,904,173.40
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,656,630.84
(c) The Class B Investor Default Amount for the related Monthly Period	\$85,687.83
(d) The Collateral Default Amount for the related Monthly Period	\$161,854.73

5. Investor Charge Offs

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

Monthly Period	\$ 0.00
	-----
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	-----
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$521,093.75
	-----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13
	-----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45
	-----

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c) The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00

8. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,172,153.04
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$356,924.99
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$674,191.34

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$7,484,809.29
(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	\$373,096.87
	-----

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$704,738.21
	-----

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date	\$271,606.57
	-----
(b) The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
	-----

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	13.33%
	-----
(b) The Portfolio Adjusted Yield	4.85%
	-----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of  
December 16, 1996 through January 14, 1997: 5.60547%

D. Information regarding the status of the  
Interest Rate Swap and the Swap Counterparty

1. The Mark-to-Market Amount, if any, for the related Monthly Period.	\$ N/A
	-----
2. Has the Interest Reserve Account been established?	No
	-----
3. Has the Interest Reserve Account been funded?	No
	-----
4. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any	\$ 0.00
	-----
5. How many funds withdrawn from the Interest Reserve Account were utilized?	
none	
6. Has the Interest Rate Swap been Terminated?	No
	-----
7. Long Term Credit Rating of the Swap Counterparty	AAA/Aaa
	-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President



FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$5.041667
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.912892
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.104558
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$46,673,709.04 -----
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$2,414,158.00 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,560,075.18 -----
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	\$23,372,253,332.68 -----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-D as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-D as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00 -----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00 -----
(h)	The Floating Investor Percentage with respect to the period:  December 1, 1996 through December 31, 1996 2.23%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000 -----
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000 -----



(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085000 -----
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A -----

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82% -----	433,067,530.81 -----
(b) 65 - 94 days:	0.86% -----	204,156,445.45 -----
(c) 95 - 124 days:	0.62% -----	146,144,128.30 -----
(d) 125 - 154 days:	0.49% -----	115,860,206.07 -----
(e) 155 or more days:	0.73% -----	174,240,248.02 -----
Total	4.52% -----	1,073,468,558.65 -----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$1,655,802.96 -----
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,440,548.53 -----
(c) The Class B Investor Default Amount for the related Monthly Period	\$74,511.16 -----
(d) The Collateral Default Amount for the related Monthly Period	\$140,743.27 -----

5. Investor Charge Offs

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

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
 6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
 7. Reallocations	

(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,136,604.94
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$310,369.45
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$586,253.26
10. Collection of Finance Charge Receivables		
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$6,408,479.94

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$324,431.95  
-----

(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 \$612,815.76  
-----

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date \$136,129.62  
-----

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

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.33%  
-----

(b) The Portfolio Adjusted Yield 4.99%  
-----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of December 16, 1996 through January 14, 1997: 5.60547%  
-----

D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty

1. The Mark-to-Market Amount, if any, for the related Monthly Period. \$ N/A  
-----

2. Has the Interest Reserve Account been established? No  
-----

3. Has the Interest Reserve Account been funded? No  
-----

4. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any \$ 0.00  
-----

5. How any funds withdrawn from the Interest Reserve Account were utilized?  
none

6. Has the Interest Rate Swap been Terminated? No  
-----

7. Long Term Credit Rating of the Swap Counterparty AAA/Aaa  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President



FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.854558
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	\$4.937892
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.187892
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$46,673,709.04 -----
(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$2,414,158.00 -----
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,560,075.18 -----

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	\$23,372,253,332.68 -----
(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00 -----
(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00 -----
(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00 -----
(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00 -----
(h) The Floating Investor Percentage with respect to the period:  December 1, 1996 through December 31, 1996	2.23%
(i) The Class A Floating Allocation with respect to the related Monthly Period	0.870000 -----

(j) The Class B Floating Allocation with respect to the related Monthly	0.045000
	-----
(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
	-----
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
	-----
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
	-----
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
	-----
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A
	-----

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
	-----	-----
(b) 65 - 94 days:	0.86%	204,156,445.45
	-----	-----
(c) 95 - 124 days:	0.62%	146,144,128.30
	-----	-----
(d) 125 - 154 days:	0.49%	115,860,206.07
	-----	-----
(e) 155 or more days:	0.73%	174,240,248.02
	-----	-----
Total	4.52%	1,073,468,558.65
	-----	-----

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$1,655,802.96
	-----
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,440,548.53
	-----
(c) The Class B Investor Default Amount for the related Monthly Period	\$74,511.16
	-----
(d) The Collateral Default Amount for the related Monthly Period	\$140,743.27
	-----

### 5. Investor Charge Offs

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



(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
(c) The amount of the Collateral Servicing Fee payable by the Trust to the	

	Servicer for the related Monthly Period	\$44,270.83
		-----
7.	Reallocations	
	(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
		-----
	(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
		-----
	(c) The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
		-----
	(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
		-----
8.	Principal Funding Account	
	(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
		-----
	(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
		-----
	(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
		-----
	(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		-----
	(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
		-----
9.	Available Funds	
	(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,000,475.32
		-----
	(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$310,369.45
		-----
	(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$586,253.26
		-----
10.	Collection of Finance Charge Receivables	
	(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the	

related Monthly Period, allocated  
in respect of the Class A Certificates \$6,272,350.32  
-----

(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 \$324,431.95  
-----

(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 \$612,815.76  
-----

11. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period 13.33%  
-----

(b) The Portfolio Adjusted Yield 4.84%  
-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of  
December 16, 1996 through January 14, 1997: 5.60547%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$5.500000
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$5.625000
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.032868
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$ 48,819,626.26 -----
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 2,011,796.68 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 2,816,516.72 -----
 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	\$23,372,253,332.68 -----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-F as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00 -----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-F as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00 -----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 455,000,000.00 -----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 455,000,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 18,750,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$ 26,250,000.00 -----
(h)	The Floating Investor Percentage with respect to the period:  December 1, 1996 through December 31, 1996	2.23%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.910000 -----
(j)	The Class B Floating Allocation with respect to the related Monthly	0.037500 -----

(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.052500
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
(b) 65 - 94 days:	0.86%	204,156,445.45
(c) 95 - 124 days:	0.62%	146,144,128.30
(d) 125 - 154 days:	0.49%	115,860,206.07
(e) 155 or more days:	0.73%	174,240,248.02
Total	4.52%	1,073,468,558.65

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$1,655,802.89
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,506,780.64
(c) The Class B Investor Default Amount for the related Monthly Period	\$62,092.59
(d) The Collateral Default Amount for the related Monthly Period	\$86,929.66

### 5. Investor Charge Offs

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

Monthly Period	\$ 0.00
	-----
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	-----
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$473,958.33
	-----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$19,531.25
	-----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$27,343.75
	-----

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c) The Collateral Interest as of the close of business on this Distribution Date	\$26,250,000.00
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$18,750,000.00

8. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$6,560,733.98
(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	\$270,359.75
(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	\$378,503.88

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
(b) The Accumulation Shortfall with respect to the related Monthly 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. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,276,358.98
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$258,641.00
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$362,097.63

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date	\$359,469.65
(b) The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	13.33%
(b) The Portfolio Adjusted Yield	4.10%

C. Floating Rate Determinations

LIBOR rates for the Interest Period

Collateral Interest Determination

December 16, 1996 through January 14, 1997: 5.60547%

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.812892
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	\$4.896225
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.025392
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$70,010,561.23  
-----
- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$3,621,237.03  
-----
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,840,112.59  
-----

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 \$23,372,253,332.68  
-----
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period \$750,000,000.00  
-----
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period \$750,000,000.00  
-----
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$652,500,000.00  
-----
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$652,500,000.00  
-----
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$33,750,000.00  
-----
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$63,750,000.00  
-----
- (h) The Floating Investor Percentage with respect to the period:  
  
December 1, 1996 through December 31, 1996 3.35%
- (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000  
-----

(j) The Class B Floating Allocation with respect to the related Monthly	0.045000
(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
(b) 65 - 94 days:	0.86%	204,156,445.45
(c) 95 - 124 days:	0.62%	146,144,128.30
(d) 125 - 154 days:	0.49%	115,860,206.07
(e) 155 or more days:	0.73%	174,240,248.02
Total	4.52%	1,073,468,558.65

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,483,704.38
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,160,822.78
(c) The Class B Investor Default Amount for the related Monthly Period	\$111,766.74
(d) The Collateral Default Amount for the related Monthly Period	\$211,114.86

### 5. Investor Charge Offs

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

(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$679,687.50
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$35,156.25
(c) The amount of the Collateral Servicing	

Fee payable by the Trust to the Servicer for the related Monthly Period \$66,406.25  
-----

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

7. Reallocations

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

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

(c) The Collateral Interest as of the close of business on this Distribution Date \$63,750,000.00  
-----

(d) The Class B Investor Interest as of the close of business on this Distribution Date \$33,750,000.00  
-----

8. Principal Funding Account

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

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

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00  
-----

(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00  
-----

(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00  
-----

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,000,712.47  
-----

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$465,554.13  
-----

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$879,379.96

-----  
10. Collection of Finance Charge Receivables

- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$9,408,524.97  
-----
- (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 \$486,647.88  
-----
- (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 \$919,223.71  
-----

11. Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 13.33%  
-----
- (b) The Portfolio Adjusted Yield 4.91%  
-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of  
December 16, 1996 through January 14, 1997: 5.60547%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.862892
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	\$4.962892
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.171225
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
  - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period



which were allocated in respect of the Class A Certificates	\$46,673,709.04 -----
(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$2,414,158.00 -----
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,560,075.18 -----
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	\$23,372,253,332.68 -----
(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00 -----
(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00 -----
(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00 -----
(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00 -----
(h) The Floating Investor Percentage with respect to the period:  December 1, 1996 through December 31, 1996	2.23%
(i) The Class A Floating Allocation with respect to the related Monthly Period	0.870000 -----
(j) The Class B Floating Allocation with respect to the related Monthly	0.045000 -----
(k) The Collateral Floating Allocation with respect to the related Monthly	

Period 0.085000  
-----

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
(b) 65 - 94 days:	0.86%	204,156,445.45
(c) 95 - 124 days:	0.62%	146,144,128.30
(d) 125 - 154 days:	0.49%	115,860,206.07
(e) 155 or more days:	0.73%	174,240,248.02
Total	4.52%	1,073,468,558.65

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$1,655,802.96
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,440,548.53
(c) The Class B Investor Default Amount for the related Monthly Period	\$74,511.16
(d) The Collateral Default Amount for the related Monthly Period	\$140,743.27

### 5. Investor Charge Offs

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

certificate principal amount	\$ 0.00
	-----
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	-----
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
	-----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
	-----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
	-----
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
	-----

7. Reallocations

(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00 -----
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00 -----
8. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00 -----
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00 -----
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,000,475.32 -----
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$310,369.45 -----
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$586,253.26 -----
10. Collection of Finance Charge Receivables		
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,272,350.32 -----
(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	\$324,431.95

(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

-----  
\$612,815.76  
-----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%  
-----

(b) The Portfolio Adjusted Yield

4.83%  
-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of December 16, 1996 through January 14, 1997:

5.60547%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.846225
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	\$4.954558
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.062892
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
  - (a) The aggregate amount of Collections

of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$65,343,191.27  
-----

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$3,379,819.13  
-----

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,384,105.09  
-----

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 \$23,372,253,332.68  
-----

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period \$700,000,000.00  
-----

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period \$700,000,000.00  
-----

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$609,000,000.00  
-----

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$609,000,000.00  
-----

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$31,500,000.00  
-----

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$59,500,000.00  
-----

(h) The Floating Investor Percentage with respect to the period:  
December 1, 1996 through December 31, 1996 3.13%

(i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000  
-----

(j) The Class B Floating Allocation

with respect to the related Monthly	0.045000
	-----
(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
	-----
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
	-----
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
	-----
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
	-----
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A
	-----

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
	-----	-----
(b) 65 - 94 days:	0.86%	204,156,445.45
	-----	-----
(c) 95 - 124 days:	0.62%	146,144,128.30
	-----	-----
(d) 125 - 154 days:	0.49%	115,860,206.07
	-----	-----
(e) 155 or more days:	0.73%	174,240,248.02
	-----	-----
Total	4.52%	1,073,468,558.65
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,318,124.09
	-----
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,016,767.95
	-----
(c) The Class B Investor Default Amount for the related Monthly Period	\$104,315.57
	-----
(d) The Collateral Default Amount for the related Monthly Period	\$197,040.57
	-----

5. Investor Charge Offs

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



	certificate principal amount	\$ 0.00
		-----
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
		-----
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
		-----
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
		-----
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
		-----
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
		-----
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
		-----
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
		-----
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
		-----
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
		-----
(l)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
		-----
6.	Investor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$634,375.00
		-----
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$32,812.50
		-----
(c)	The amount of the Collateral Servicing	

Fee payable by the Trust to the Servicer for the related Monthly Period	\$61,979.17
	-----

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$437,500.00
	-----

7. Reallocations

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

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

(c) The Collateral Interest as of the close of business on this Distribution Date	\$59,500,000.00
	-----

(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$31,500,000.00
	-----

8. Principal Funding Account

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

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

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	-----

(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	-----

(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	-----

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,400,665.09
	-----

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$434,517.13
	-----

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$820,754.73
--	--------------

-----  
10. Collection of Finance Charge Receivables

- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$8,781,290.09  
-----
- (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 \$454,204.63  
-----
- (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 \$857,942.23  
-----

11. Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 13.33%  
-----
- (b) The Portfolio Adjusted Yield 4.86%  
-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of  
December 16, 1996 through January 14, 1997: 5.60547%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.887892
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	\$4.979558
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.271225
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
  - (a) The aggregate amount of Collections

of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$46,673,709.04  
-----

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$2,414,158.00  
-----

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,560,075.18  
-----

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 \$23,372,253,332.68  
-----

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period \$500,000,000.00  
-----

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period \$500,000,000.00  
-----

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$435,000,000.00  
-----

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$435,000,000.00  
-----

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$22,500,000.00  
-----

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$42,500,000.00  
-----

(h) The Floating Investor Percentage with respect to the period:  
December 1, 1996 through December 31, 1996 2.23%

(i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000  
-----

(j) The Class B Floating Allocation

with respect to the related Monthly	0.045000
	-----
(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
	-----
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
	-----
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
	-----
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
	-----
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A
	-----

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
	-----	-----
(b) 65 - 94 days:	0.86%	204,156,445.45
	-----	-----
(c) 95 - 124 days:	0.62%	146,144,128.30
	-----	-----
(d) 125 - 154 days:	0.49%	115,860,206.07
	-----	-----
(e) 155 or more days:	0.73%	174,240,248.02
	-----	-----
Total	4.52%	1,073,468,558.65
	-----	-----

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$1,655,802.96
	-----
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,440,548.53
	-----
(c) The Class B Investor Default Amount for the related Monthly Period	\$74,511.16
	-----
(d) The Collateral Default Amount for the related Monthly Period	\$140,743.27
	-----

### 5. Investor Charge Offs

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

certificate principal amount	\$ 0.00
	-----
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	-----
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	-----
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
	-----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
	-----
(c) The amount of the Collateral Servicing	

Fee payable by the Trust to the Servicer for the related Monthly Period \$44,270.83  
-----

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

7. Reallocations

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

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

(c) The Collateral Interest as of the close of business on this Distribution Date \$42,500,000.00  
-----

(d) The Class B Investor Interest as of the close of business on this Distribution Date \$22,500,000.00  
-----

8. Principal Funding Account

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

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

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00  
-----

(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00  
-----

(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00  
-----

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,000,475.32  
-----

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$310,369.45  
-----

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$586,253.26  
-----



-----  
10. Collection of Finance Charge Receivables

- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$6,272,350.32  
-----
- (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 \$324,431.95  
-----
- (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 \$612,815.76  
-----

11. Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 13.33%  
-----
- (b) The Portfolio Adjusted Yield 4.79%  
-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of  
December 16, 1996 through January 14, 1997: 5.60547%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.787892
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	\$4.904558
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.108725
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
  - (a) The aggregate amount of Collections

of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$46,673,709.04  
-----

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$2,414,158.00  
-----

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,560,075.18  
-----

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 \$23,372,253,332.68  
-----

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-C as of the end of the day on the last day of the related Monthly Period \$500,000,000.00  
-----

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-C as of the end of the day on the last day of the related Monthly Period \$500,000,000.00  
-----

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$435,000,000.00  
-----

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$435,000,000.00  
-----

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$22,500,000.00  
-----

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$42,500,000.00  
-----

(h) The Floating Investor Percentage with respect to the period:  
December 1, 1996 through December 31, 1996 2.23%

(i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000  
-----

(j) The Class B Floating Allocation

with respect to the related Monthly 0.045000  
-----

(k) The Collateral Floating Allocation  
with respect to the related Monthly  
Period 0.085000  
-----

(l) The Fixed Investor Percentage with  
respect to the related Monthly Period N/A  
-----

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

(n) The Class B Fixed Allocation with  
respect to the related Monthly Period N/A  
-----

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
	-----	-----
(b) 65 - 94 days:	0.86%	204,156,445.45
	-----	-----
(c) 95 - 124 days:	0.62%	146,144,128.30
	-----	-----
(d) 125 - 154 days:	0.49%	115,860,206.07
	-----	-----
(e) 155 or more days:	0.73%	174,240,248.02
	-----	-----
Total	4.52%	1,073,468,558.65
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount  
for the related Monthly Period \$1,655,802.96  
-----

(b) The Class A Investor Default Amount  
for the related Monthly Period \$1,440,548.53  
-----

(c) The Class B Investor Default Amount  
for the related Monthly Period \$74,511.16  
-----

(d) The Collateral Default Amount for  
the related Monthly Period \$140,743.27  
-----

5. Investor Charge Offs

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

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

(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly	

Period \$44,270.83  
-----

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

7. Reallocations

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

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

(c) The Collateral Interest as of the  
close of business on this Distribution  
Date \$42,500,000.00  
-----

(d) The Class B Investor Interest as of the  
close of business on this Distribution  
Date \$22,500,000.00  
-----

8. Principal Funding Account

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

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

(c) The Principal Funding Investment  
Proceeds deposited in the Finance  
Charge Account on the related  
Transfer Date \$ 0.00  
-----

(d) The Principal Funding Investment  
Shortfall deposited in the Finance  
Charge Account on the related  
Transfer Date from the Reserve Account \$ 0.00  
-----

(e) Interest earnings on funds on deposit  
in the Reserve Account deposited in  
the Finance Charge Account on the  
related Transfer Date \$ 0.00  
-----

9. Available Funds

(a) The amount of Class A Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$6,000,475.32  
-----

(b) The amount of Class B Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date \$310,369.45  
-----

(c) The amount of Collateral Available  
Funds on deposit in the Finance Charge  
Account on the related Transfer Date \$586,253.26  
-----

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections

of Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, allocated  
in respect of the Class A Certificates \$6,272,350.32  
-----

(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 \$324,431.95  
-----

(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 \$612,815.76  
-----

11. Portfolio Yield

(a) The Portfolio Yield for the related  
Monthly Period 13.33%  
-----

(b) The Portfolio Adjusted Yield 4.92%  
-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of  
December 16, 1996 through January 14, 1997: 5.60547%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.796225
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	\$4.912892
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.046225
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
  - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period



which were allocated in respect of  
the Class A Certificates \$91,201,498.68  
-----

(b) The aggregate amount of Collections  
of Principal Receivables processed  
during the related Monthly Period  
which were allocated in respect of  
the Class B Certificates \$8,047,191.52  
-----

(c) The aggregate amount of Collections  
of Principal Receivables processed  
during the related Monthly Period  
which were allocated in respect of  
the Collateral Interest \$8,047,191.52  
-----

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 \$23,372,253,332.68  
-----

(b) The amount of Principal Receivables  
in the Trust represented by the  
Investor Interest of Series 1996-D  
as of the end of the day on the last  
day of the related Monthly Period \$1,000,000,000.00  
-----

(c) The amount of Principal Receivables  
in the Trust represented by the  
Adjusted Investor Interest of Series  
1996-D as of the end of the day on the  
last day of the related Monthly Period \$1,000,000,000.00  
-----

(d) The amount of Principal Receivables  
in the Trust represented by the  
Class A Investor Interest as of  
the end of the day on the last day of  
the related Monthly Period \$850,000,000.00  
-----

(e) The amount of Principal Receivables  
in the Trust represented by the  
Class A Adjusted Investor Interest  
as of the end of the day on the last  
day of the related Monthly Period \$850,000,000.00  
-----

(f) The amount of Principal Receivables  
in the Trust represented by the  
Class B Investor Interest as of  
the end of the day on the last day  
of the related Monthly Period \$75,000,000.00  
-----

(g) The amount of Principal Receivables in  
the Trust represented by the Collateral  
Interest as of the end of the day on the  
last day of the related Monthly period \$75,000,000.00  
-----

(h) The Floating Investor Percentage with  
respect to the period:  
  
December 1, 1996 through December 31, 1996 4.47%

(i) The Class A Floating Allocation  
with respect to the related Monthly  
Period 0.850000  
-----

(j) The Class B Floating Allocation  
with respect to the related Monthly  
Period 0.075000  
-----

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

Period 0.075000  
-----

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
(b) 65 - 94 days:	0.86%	204,156,445.45
(c) 95 - 124 days:	0.62%	146,144,128.30
(d) 125 - 154 days:	0.49%	115,860,206.07
(e) 155 or more days:	0.73%	174,240,248.02
Total	4.52%	1,073,468,558.65

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,311,605.83
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,814,864.95
(c) The Class B Investor Default Amount for the related Monthly Period	\$248,370.44
(d) The Collateral Default Amount for the related Monthly Period	\$248,370.44

### 5. Investor Charge Offs

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

	certificate principal amount	\$ 0.00
		-----
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
		-----
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
		-----
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
		-----
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
		-----
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
		-----
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
		-----
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
		-----
(l)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
		-----
6.	Investor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
		-----
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
		-----
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
		-----
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00
		-----

7. Reallocations

(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$75,000,000.00 -----
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00 -----
8. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00 -----
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00 -----
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,725,066.17 -----
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,034,564.76 -----
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,034,564.76 -----
10. Collection of Finance Charge Receivables		
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,256,316.17 -----
(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	\$1,081,439.76

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

-----  
\$1,081,439.76  
-----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%  
-----

(b) The Portfolio Adjusted Yield

4.92%  
-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of December 16, 1996 through January 14, 1997:

5.60547%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.812892
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	\$4.929558
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.150392
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
  - (a) The aggregate amount of Collections

of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$68,401,123.40  
-----

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$6,035,392.50  
-----

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,035,392.50  
-----

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 \$23,372,253,332.68  
-----

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period \$750,000,000.00  
-----

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period \$750,000,000.00  
-----

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00  
-----

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00  
-----

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00  
-----

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

(h) The Floating Investor Percentage with respect to the period:  
December 1, 1996 through December 31, 1996 3.35%

(i) The Class A Floating Allocation with respect to the related Monthly Period 0.850000  
-----

(j) The Class B Floating Allocation

with respect to the related Monthly period 0.075000  
-----

(k) The Collateral Floating Allocation with respect to the related Monthly Period 0.075000  
-----

(l) The Fixed Investor Percentage with respect to the related Monthly Period N/A  
-----

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

(n) The Class B Fixed Allocation with respect to the related Monthly Period N/A  
-----

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82% -----	433,067,530.81 -----
(b) 65 - 94 days:	0.86% -----	204,156,445.45 -----
(c) 95 - 124 days:	0.62% -----	146,144,128.30 -----
(d) 125 - 154 days:	0.49% -----	115,860,206.07 -----
(e) 155 or more days:	0.73% -----	174,240,248.02 -----
Total	4.52% -----	1,073,468,558.65 -----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$ 2,483,704.18  
-----

(b) The Class A Investor Default Amount for the related Monthly Period \$2,111,148.68  
-----

(c) The Class B Investor Default Amount for the related Monthly Period \$186,277.75  
-----

(d) The Collateral Default Amount for the related Monthly Period \$186,277.75  
-----

5. Investor Charge Offs

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

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



(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
 6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(c) The amount of the Collateral Servicing Fee payable by the Trust to the	

	Servicer for the related Monthly Period	\$58,593.75
		-----
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
		-----
7.	Reallocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
		-----
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
		-----
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
		-----
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
		-----
8.	Principal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
		-----
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
		-----
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
		-----
(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		-----
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
		-----
9.	Available Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,793,799.49
		-----
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$775,923.34
		-----
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$775,923.34
		-----

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,192,236.99
(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	\$811,079.59
(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	\$811,079.59

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	13.33%
(b) The Portfolio Adjusted Yield	4.89%

C. LIBOR Determinations

LIBOR rates for the Interest Period of December 16, 1996 through January 14, 1997:

Class A and Class B determination -	5.60547%
-------------------------------------	----------

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.821225
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	\$4.962892
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.634877
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
  - (a) The aggregate amount of Collections

of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$45,600,750.50  
-----

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,023,595.82  
-----

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,023,595.82  
-----

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 \$23,372,253,332.68  
-----

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period \$500,000,000.00  
-----

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period \$500,000,000.00  
-----

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

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

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

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

(h) The Floating Investor Percentage with respect to the period:  
December 1, 1996 through December 31, 1996 2.23%

(i) The Class A Floating Allocation with respect to the related Monthly Period 0.850000  
-----

(j) The Class B Floating Allocation

with respect to the related Monthly	0.075000
	-----
(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
	-----
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
	-----
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
	-----
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
	-----
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A
	-----

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
	-----	-----
(b) 65 - 94 days:	0.86%	204,156,445.45
	-----	-----
(c) 95 - 124 days:	0.62%	146,144,128.30
	-----	-----
(d) 125 - 154 days:	0.49%	115,860,206.07
	-----	-----
(e) 155 or more days:	0.73%	174,240,248.02
	-----	-----
Total	4.52%	1,073,468,558.65
	-----	-----

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$1,655,802.98
	-----
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,407,432.50
	-----
(c) The Class B Investor Default Amount for the related Monthly Period	\$124,185.24
	-----
(d) The Collateral Default Amount for the related Monthly Period	\$124,185.24
	-----

### 5. Investor Charge Offs

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

certificate principal amount	\$ 0.00
	-----
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	-----
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	-----
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33
	-----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	-----
(c) The amount of the Collateral Servicing	

Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	-----

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

7. Reallocations

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

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

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

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

8. Principal Funding Account

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

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

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	-----

(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	-----

(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	-----

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,862,533.24
	-----

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$517,282.33
	-----

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$517,282.33
--	--------------



10. Collection of Finance Charge Receivables

- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$6,128,158.24
- (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 \$540,719.83
- (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 \$540,719.83

11. Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 13.33%
- (b) The Portfolio Adjusted Yield 4.85%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of  
December 16, 1996 through January 14, 1997: 5.60547%

Collateral Interest Determination for the Interest  
Period of

December 13, 1996 to January 14, 1997: 5.59766%

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Collateral Monthly Interest	\$5.420142
5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$4.666667
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	\$4.808333
5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts	\$ 0.000000
6. The amount of the current monthly accumulation in respect of Class B Additional Interest	\$0.000000

C. Information Regarding the Current Quarterly Interest Distribution

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

D. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$109,441,798.97
-----	
(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	\$9,656,629.37
-----	
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,656,629.37
-----	

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	\$23,372,253,332.68
-----	
(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-H as of the end of the day on the last day of the related Monthly Period	\$1,200,000,000.00
-----	
(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-H as of the end of the day on the last day of the related Monthly Period	\$1,200,000,000.00
-----	
(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$1,020,000,000.00
-----	

(e) The amount of Principal Receivables

in the Trust represented by the  
Class A Adjusted Investor Interest  
as of the end of the day on the last  
day of the related Monthly Period \$1,020,000,000.00  
-----

(f) The amount of Principal Receivables  
in the Trust represented by the  
Class B Investor Interest as of  
the end of the day on the last day  
of the related Monthly Period \$90,000,000.00  
-----

(g) The amount of Principal Receivables in  
the Trust represented by the Collateral  
Interest as of the end of the day on the  
last day of the related Monthly period \$90,000,000.00  
-----

(h) The Floating Investor Percentage with  
respect to the period:  
  
December 1, 1996 through December 31, 1996 5.36%

(i) The Class A Floating Allocation  
with respect to the related Monthly  
Period 0.850000  
-----

(j) The Class B Floating Allocation  
with respect to the related Monthly  
period 0.075000  
-----

(k) The Collateral Floating Allocation  
with respect to the related Monthly  
Period 0.075000  
-----

(l) The Fixed Investor Percentage with  
respect to the related Monthly Period N/A  
-----

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

(n) The Class B Fixed Allocation with  
respect to the related Monthly Period N/A  
-----

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

### 3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
	-----	-----
(b) 65 - 94 days:	0.86%	204,156,445.45
	-----	-----
(c) 95 - 124 days:	0.62%	146,144,128.30
	-----	-----
(d) 125 - 154 days:	0.49%	115,860,206.07
	-----	-----
(e) 155 or more days:	0.73%	174,240,248.02
	-----	-----
Total	4.52%	1,073,468,558.65
	-----	-----

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount  
for the related Monthly Period \$3,973,926.99  
-----

(b) The Class A Investor Default Amount  
for the related Monthly Period \$3,377,837.93

	-----
(c) The Class B Investor Default Amount for the related Monthly Period	\$298,044.53
	-----
(d) The Collateral Default Amount for the related Monthly Period	\$298,044.53
	-----
5. Investor Charge Offs	
(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	-----
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	-----
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	-----
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	-----
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	-----

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$1,062,500.00
	-----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00
	-----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00
	-----
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$750,000.00
	-----

7. Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	-----
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	-----
(c) The Collateral Interest as of the close of business on this Distribution Date	\$90,000,000.00
	-----
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$90,000,000.00
	-----

8. Principal Funding Account

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

9. 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)	\$10,558,591.67 -----
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$4,760,000.00 -----
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$432,750.00 -----
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$25,683.61 -----
10. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$14,095,763.06 -----
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,241,477.67 -----
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,241,477.67 -----
11. Collection of Finance Charge Receivables		
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$14,733,263.06 -----
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,297,727.67 -----
(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 Collateral Interest	\$1,297,727.67 -----
12. Portfolio Yield		
(a)	The Portfolio Yield for the related Monthly Period	13.35% -----
(b)	The Portfolio Adjusted Yield	4.93% -----

LIBOR rates for the related Interest Period:

Class A and Class B determination -	5.50000%
	-----
Collateral Interest determination -	5.59766%
	-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President



FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.796225
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	\$4.971225
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.464587
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
  - (a) The aggregate amount of Collections

of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$91,201,498.68  
-----

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$8,047,191.52  
-----

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,047,191.52  
-----

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 \$23,372,253,332.68  
-----

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00  
-----

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00  
-----

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00  
-----

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00  
-----

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$75,000,000.00  
-----

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$75,000,000.00  
-----

(h) The Floating Investor Percentage with respect to the period:  
December 1, 1996 through December 31, 1996 4.47%

(i) The Class A Floating Allocation with respect to the related Monthly Period 0.850000  
-----

(j) The Class B Floating Allocation

with respect to the related Monthly period	0.075000
	-----

(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
	-----

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
	-----

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

(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
	-----

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
	-----	-----
(b) 65 - 94 days:	0.86%	204,156,445.45
	-----	-----
(c) 95 - 124 days:	0.62%	146,144,128.30
	-----	-----
(d) 125 - 154 days:	0.49%	115,860,206.07
	-----	-----
(e) 155 or more days:	0.73%	174,240,248.02
	-----	-----
Total	4.52%	1,073,468,558.65
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,311,605.83
	-----

(b) The Class A Investor Default Amount for the related Monthly Period	\$2,814,864.95
	-----

(c) The Class B Investor Default Amount for the related Monthly Period	\$248,370.44
	-----

(d) The Collateral Default Amount for the related Monthly Period	\$248,370.44
	-----

5. Investor Charge Offs

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

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

(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
(c) The amount of the Collateral Servicing Fee payable by the Trust to the	

	Servicer for the related Monthly Period	\$78,125.00
		-----
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00
		-----
7.	Reallocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
		-----
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
		-----
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$75,000,000.00
		-----
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
		-----
8.	Principal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
		-----
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
		-----
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
		-----
(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		-----
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
		-----
9.	Available Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,725,066.17
		-----
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,034,564.76
		-----
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,034,564.76
		-----

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,256,316.17
	-----
(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	\$1,081,439.76
	-----
(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,081,439.76
	-----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	13.33%
	-----
(b) The Portfolio Adjusted Yield	4.26%
	-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of

December 16, 1996 through January 14, 1997: Class A and Class B determination -	5.60547%
	-----
December 13, 1996 to January 14, 1997: Collateral Interest determination -	5.59766%
	-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1996

The information which is required to be prepared with respect to the Distribution Date of January 15, 1997, and with respect to the performance of the trust during the month of December, 1996 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.779558
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	\$4.962892
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$5.509031
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
  - (a) The aggregate amount of Collections

of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$91,201,498.68  
-----

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$8,047,191.52  
-----

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,047,191.52  
-----

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 \$23,372,253,332.68  
-----

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00  
-----

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00  
-----

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00  
-----

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00  
-----

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$75,000,000.00  
-----

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period \$75,000,000.00  
-----

(h) The Floating Investor Percentage with respect to the period:  
December 1, 1996 through December 31, 1996 4.47%

(i) The Class A Floating Allocation with respect to the related Monthly Period 0.850000  
-----

(j) The Class B Floating Allocation



with respect to the related Monthly Period	0.075000
	-----

(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
	-----

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
	-----

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

(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
	-----

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.82%	433,067,530.81
	-----	-----
(b) 65 - 94 days:	0.86%	204,156,445.45
	-----	-----
(c) 95 - 124 days:	0.62%	146,144,128.30
	-----	-----
(d) 125 - 154 days:	0.49%	115,860,206.07
	-----	-----
(e) 155 or more days:	0.73%	174,240,248.02
	-----	-----
Total	4.52%	1,073,468,558.65
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,311,605.83
	-----

(b) The Class A Investor Default Amount for the related Monthly Period	\$2,814,864.95
	-----

(c) The Class B Investor Default Amount for the related Monthly Period	\$248,370.44
	-----

(d) The Collateral Default Amount for the related Monthly Period	\$248,370.44
	-----

5. Investor Charge Offs

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

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

(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
(c) The amount of the Collateral Servicing Fee payable by the Trust to the	

Servicer for the related Monthly Period	\$78,125.00
	-----
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00
	-----
7. Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	-----
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	-----
(c) The Collateral Interest as of the close of business on this Distribution Date	\$75,000,000.00
	-----
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
	-----
8. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	-----
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	-----
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	-----
(d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	-----
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	-----
9. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,725,066.17
	-----
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,034,564.76
	-----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,034,564.76
	-----

10. Collection of Finance Charge Receivables

- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$12,256,316.17  
-----
- (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 \$1,081,439.76  
-----
- (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,081,439.76  
-----

11. Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 13.33%  
-----
- (b) The Portfolio Adjusted Yield N/A  
-----

C. LIBOR Determinations

LIBOR rates for the Interest Period of

- December 16, 1996 through January 14, 1997:  
Class A and Class B determination - 5.60547%  
-----
- December 13, 1996 to January 14, 1997:  
Collateral Interest determination - 5.59766%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: Marguerite M. Boylan  
Name: Marguerite M. Boylan  
Title: Vice President

Exhibit 99.1

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-A

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	9/15/99
Blended Coupon	5.8346%
Excess Protection Level	
3 Month Average	5.39%
December, 1996	5.50%
November, 1996	5.44%
October, 1996	5.24%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.83%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$ 23,372,253,332.68
Investor Participation Amount	\$ 760,000,000.00
Seller Participation Amount	\$ 4,000,325,814.19

Exhibit 99.2

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-B

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	9/15/99
Blended Coupon	5.52780%
Excess Protection Level	
3 Month Average	5.40%
December, 1996	5.50%
November, 1996	5.45%
October, 1996	5.25%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.83%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$ 23,372,253,332.68
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,000,325,814.19

Exhibit 99.3

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	11/15/01
Blended Coupon	5.9185%
Excess Protection Level	
3 Month Average	5.30%
December, 1996	5.41%
November, 1996	5.35%
October, 1996	5.15%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.92%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$ 23,372,253,332.68
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,000,325,814.19

Exhibit 99.4

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-D

KEY PERFORMANCE FACTORS

December 31, 1996

Expected B Maturity	11/17/97
Blended Coupon	5.73620%
Excess Protection Level	
3 Month Average	5.36%
December, 1996	5.59%
November, 1996	5.33%
October, 1996	5.16%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.74%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$ 23,372,253,332.68
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,000,325,814.19



Exhibit 99.5

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

KEY PERFORMANCE FACTORS

December 31, 1996

Expected B Maturity	9/15/04
Blended Coupon	5.9218%
Excess Protection Level	
3 Month Average	5.28%
December, 1996	5.41%
November, 1996	5.33%
October, 1996	5.12%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.92%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$4,000,325,814.19

Exhibit 99.6

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	06/15/00
Blended Coupon	5.8032%
Excess Protection Level	
3 Month Average	5.41%
December, 1996	5.53%
November, 1996	5.45%
October, 1996	5.25%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.80%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,000,325,814.19

Exhibit 99.7

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	7/15/05
Blended Coupon	6.4203%
Excess Protection Level	
3 Month Average	5.35%
December, 1996	5.48%
November, 1996	5.40%
October, 1996	5.19%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.85%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$4,000,325,814.19

Exhibit 99.8

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	7/17/00
Blended Coupon	6.0495%
Excess Protection Level	
3 Month Average	5.49%
December, 1996	5.61%
November, 1996	5.53%
October, 1996	5.33%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.72%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,000,325,814.19

Exhibit 99.9

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

KEY PERFORMANCE FACTORS

December 31, 1996

Expected B Maturity	09/16/2002
Blended Coupon	5.8640%
Excess Protection Level	
3 Month Average	5.34%
December, 1996	5.47%
November, 1996	5.39%
October, 1996	5.18%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.86%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,000,325,814.19

Exhibit 99.10

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	09/15/00
Blended Coupon	6.5762%
Excess Protection Level	
3 Month Average	4.60%
December, 1996	4.75%
November, 1996	4.63%
October, 1996	4.44%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	8.58%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,000,325,814.19

Exhibit 99.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	11/15/00
Blended Coupon	5.8016%
Excess Protection Level	
3 Month Average	5.41%
December, 1996	5.53%
November, 1996	5.45%
October, 1996	5.25%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.80%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,000,325,814.19

Exhibit 99.12

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	12/16/02
Blended Coupon	5.8723%
Excess Protection Level	
3 Month Average	5.33%
December, 1996	5.46%
November, 1996	5.38%
October, 1996	5.17%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.87%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,000,325,814.19



Exhibit 99.13

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	3/17/03
Blended Coupon	5.8434%
Excess Protection Level	
3 Month Average	5.36%
December, 1996	5.49%
November, 1996	5.41%
October, 1996	5.20%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.84%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$700,000,000.00
Seller Participation Amount	\$4,000,325,814.19

Exhibit 99.14

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	4/17/06
Blended Coupon	5.9095%
Excess Protection Level	
3 Month Average	5.29%
December, 1996	5.42%
November, 1996	5.34%
October, 1996	5.13%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.91%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,000,325,814.19

Exhibit 99.15

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	4/16/01
Blended Coupon	5.7845%
Excess Protection Level	
3 Month Average	5.42%
December, 1996	5.55%
November, 1996	5.47%
October, 1996	5.26%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.78%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,000,325,814.19

Exhibit 99.16

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	05/15/01
Blended Coupon	5.7885%
Excess Protection Level	
3 Month Average	5.42%
December, 1996	5.54%
November, 1996	5.47%
October, 1996	5.26%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.79%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,000,325,814.19

Exhibit 99.17

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	06/16/03
Blended Coupon	5.8163%
Excess Protection Level	
3 Month Average	5.39%
December, 1996	5.51%
November, 1996	5.44%
October, 1996	5.23%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.82%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,000,325,814.19

Exhibit 99.18

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	8/15/06
Blended Coupon	5.8398%
Excess Protection Level	
3 Month Average	5.35%
December, 1996	5.46%
November, 1996	5.44%
October, 1996	5.16%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.87%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,000,325,814.19

Exhibit 99.19

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS  
DECEMBER, 1996

Expected B Maturity	09/17/01
Blended Coupon	5.6501%
Excess Protection Level	
3 Month Average	5.43%
December, 1996	5.67%
November, 1996	5.42%
October, 1996	5.19%
Cash Yield	17.33%
Investor Charge Offs	3.97%
Base Rate	7.68%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$ 23,372,253,332.68
Investor Participation Amount	\$ 1,200,000,000.00
Seller Participation Amount	\$ 4,000,325,814.19

Exhibit 99.20

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-J

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	10/15/03
Blended Coupon	5.8006%
Excess Protection Level	
3 Month Average	4.76%
December, 1996	5.50%
November, 1996	5.48%
October, 1996	3.30%
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.83%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,000,325,814.19



Exhibit 99.21

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-K

KEY PERFORMANCE FACTORS  
December 31, 1996

Expected B Maturity	11/17/03
Blended Coupon	5.7866%
Excess Protection Level	
3 Month Average	4.24%
December, 1996	5.51%
November, 1996	2.97%
October, 1996	N/A
Cash Yield	17.30%
Investor Charge Offs	3.97%
Base Rate	7.82%
Over 35 Day Delinquency	4.52%
Seller's Interest	17.12%
Total Payment Rate	11.85%
Total Principal Balance	\$23,372,253,332.68
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,000,325,814.19