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#### FORM 8-K

SECURITIES AND EXCHANGE COMMISSION

#### Washington, D.C. 20529

CURRENT REPORT

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

Date of Report: March 14, 1997

## MENA AMERICA BANK, NATIONAL ASSOCIATION on behalf of the MENA MASTER CREDIT CARD TRUST II (Exact name of registrant as specified in its charter)

United State 0331454	as 33-99324	51-
(State or othe	er (Commission File	(IRS
Employer		
jurisdiction	of Number)	Identification
No.)		
incorporation	1)	

# Wilmington, DE 19884-0781

(Address of principal executive office)

Registrant's telephone number, including area code (800) 362-6255.

## Item 2. ACQUISITION OR DISPOSITION OF ASSETS

On February 4, 1997, MBNA America Bank, National Association (the "Seller") conveyed to the Trust all of the receivables (the "Receivables") in certain additional credit card accounts (the "Additional Accounts") of the Seller pursuant to an Assignment No. 11 of Receivables in Additional Accounts dated as of February 4, 1997, (the "Assignment"). The principal amount of the Receivables in the Additional Accounts on February 4, 1997, was \$1,681,384,270.89. The Seller conveyed the Receivables in the Additional Accounts 2.06(b) of the Pooling and Servicing Agreement.

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 February 28, 1997.

20.2 Series 1994-B Certificateholders' Statement for the month ended February 28, 1997.

20.3 Series 1994-C Certificateholders' Statement for the month ended February 28, 1997.

 $20.4\,$  Series 1994-D Certificateholders' Statement for the month ended February 28, 1997.

20.5 Series 1995-A Certificateholders' Statement for the month ended February 28, 1997.

20.6 Series 1995-B Certificateholders' Statement for the month ended February 28, 1997. 20.7 Series 1995-C Certificateholders' Statement for the month ended February 28, 1997. 20.8 Series 1995-D Certificateholders' Statement for the month ended February 28, 1997. 20.9 Series 1995-E Certificateholders' Statement for the month ended February 28, 1997. 20.10 Series 1995-F Certificateholders' Statement for the month ended February 28, 1997. 20.11 Series 1995-I Certificateholders' Statement for the month ended February 28, 1997. 20.12 Series 1995-J Certificateholders' Statement for the month ended February 28, 1997. 20.13 Series 1996-A Certificateholders' Statement for the month ended February 28, 1997. 20.14 Series 1996-B Certificateholders' Statement for the month ended February 28, 1997. 20.15 Series 1996-C Certificateholders' Statement for the month ended February 28, 1997. 20.16 Series 1996-D Certificateholders' Statement for the month ended February 28, 1997. 20.17 Series 1996-E Certificateholders' Statement for the month ended February 28, 1997. 20.18 Series 1996-G Certificateholders' Statement for the month ended February 28, 1997. 20.19 Series 1996-H Certificateholders' Statement for the month ended February 28, 1997. 20.20 Series 1996-J Certificateholders' Statement for the month ended February 28, 1997. 20.21 Series 1996-K Certificateholders' Statement for the month ended February 28, 1997. 20.22 Series 1996-L Certificateholders' Statement for the month ended February 28, 1997. 20.23 Series 1996-M Certificateholders' Statement for the month ended February 28, 1997. 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 February 28, 1997. 99.2. Series 1994-B Key Performance Factors for the month ended February 28, 1997. 99.3. Series 1994-C Key Performance Factors for the month ended February 28, 1997. 99.4. Series 1994-D Key Performance Factors for the month ended February 28, 1997.

99.5. Series 1995-A Key Performance Factors for the month ended February 28, 1997.

99.6. Series 1995-B Key Performance Factors for the month ended February 28, 1997.

99.7. Series 1995-C Key Performance Factors for the month ended February 28, 1997.

99.8. Series 1995-D Key Performance Factors for the month ended February 28, 1997.

99.9. Series 1995-E Key Performance Factors for the month ended

February 28, 1997.

99.10. Series 1995-F Key Performance Factors for the month ended February 28, 1997.

99.11. Series 1995-I Key Performance Factors for the month ended February 28, 1997.

99.12. Series 1995-J Key Performance Factors for the month ended February 28, 1997.

99.13. Series 1996-A Key Performance Factors for the month ended February 28, 1997.

99.14. Series 1996-B Key Performance Factors for the month ended February 28, 1997.

99.15. Series 1996-C Key Performance Factors for the month ended February 28, 1997.

99.16. Series 1996-D Key Performance Factors for the month ended February 28, 1997.

99.17. Series 1996-E Key Performance Factors for the month ended February 28, 1997.

99.18. Series 1996-G Key Performance Factors for the month ended February 28, 1997.

99.19. Series 1996-H Key Performance Factors for the month ended February 28, 1997.

99.20. Series 1996-J Key Performance Factors for the month ended February 28, 1997.

99.21. Series 1996-K Key Performance Factors for the month ended February 28, 1997.

99.22. Series 1996-L Key Performance Factors for the month ended February 28, 1997.

99.23. Series 1996-M Key Performance Factors for the month ended February 28, 1997.

## SIGNATURES

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

Dated: March 14, 1997

MBNA AMERICA BANK, NATIONAL ASSOCIATION

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

</TEXT> </DOCUMENT> <DOCUMENT> <TYPE>EX-20.1 <SEQUENCE>2 <TEXT>

CLASS A CUSIP 55262T AA1 CLASS B CUSIP 55262T AB9 Exhibit 20.1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-A

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates
    - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates

\$71,418,196.04

\$ 0.000000

\$ 0.000000

\$ 0.000000

\$ 4.205625

\$ 0.000000

\$ 0.000000

\$ 4.355625

\$ 0.000000

\$ 0.000000

\$ 4.471207

\$ 0.000000

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\$3,694,044.07

(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,977,639.78
Prir	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23 
(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: February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997	3.27% 3.06%
(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

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

N/A

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

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:

respect to the related Monthly Period

			Percentage of Total Receivables	Account
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

## 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,768,484.12
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,408,581.18
(c)	The Class B Investor Default Amount for the related Monthly Period	\$124,581.79
(d)	The Collateral Default Amount for the related Monthly Period	\$235,321.15
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00

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

(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

\_\_\_\_\_

\$ 0.00

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

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$688,750.00

\$35,625.00

\$67,291.67

\$ 0.00

- (b) The amount of Reallocated Class B Principal Collections with respect to \$ 0.00 this Distribution Date \_\_\_\_\_ (c) The Collateral Interest as of the close of business on this Distribution Date \$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 \$ 0.00 Period \_\_\_\_\_ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date \_\_\_\_\_ (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 \$8,864,023.66 \_\_\_\_\_ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account \$458,483.88 on the related Transfer Date \_\_\_\_\_ (c) The amount of Collateral Available Funds on deposit in the Finance Charge \$866,025.27 Account on the related Transfer Date \_\_\_\_\_ 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 \$9,277,273.66 \_\_\_\_\_ (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates
  - (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral

\$479,858.88

11. Portfolio Yield

(a)	The Portfolio Yield for the related Monthly Period	12.47%
(b)	The Portfolio Adjusted Yield	4.40%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997:

Class A and Class B determination -	5.43750%
Collateral Interest determination -	5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

</TEXT> </DOCUMENT> <DOCUMENT> <TYPE>EX-20.2 <SEQUENCE>3 <TEXT>

CLASS A CUSIP 55262T AC7 CLASS B CUSIP 55262T AD5 Exhibit 20.2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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

- The amount of distribution in respect of Class B Monthly Principal
- 3. The amount of distribution in respect of Collateral Monthly Principal
- The amount of distribution in respect of Class A Monthly Interest
- The amount of distribution in respect of Class A Deficiency Amounts
- The amount of distribution in respect of Class A Additional Interest
- The amount of distribution in respect of Class B Monthly Interest
- The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Collateral Monthly Interest
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

B. Information Regarding the Performance of the Trust

- 1. Collection of Principal Receivables
  - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates
  - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
  - (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. 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 \$0.000000

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\$0.000000

\$4.159724

\$0.000000

\$0.000000

\$4.340625

\$0.000000

\$0.000000

\$4.471149

\$0.000000

\$93,971,308.67

\$4,860,583.89

\$9,181,105.24

\$25,119,592,718.23

(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		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	\$870,00	0,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,00 	0,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$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		,000.00
(h)	The Floating Investor Percentage with respect to the period:		
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997		
(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
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

# 3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
	(a)	35 - 64 days:	1.87%	478,661,559.05
	(b)	65 - 94 days:	0.88%	223,534,124.31
	(c)	95 - 124 days:	0.62%	158,682,876.74
	(d)	125 - 154 days:	0.51%	129,052,609.66
	(e)	155 or more days:	0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31
4.	Inve	stor Default Amount		
	(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,642,742.14
	(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$3,169,185.70
	(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$163,923.35
	(d)	The Collateral Default Amount f the related Monthly Period	or	\$309,633.09
5.	Inve	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
	(e)	The aggregate amount of Collate Charge Offs for the related Mon Period		\$ 0.00
	(f)	The aggregate amount of Collate Charge Offs set forth in 5 (e) per \$1,000 of original certific principal amount	above	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed the Transfer Date immediately p ceding this Distribution Date	on	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth above per \$1,000 original certi principal amount reimbursed on Transfer Date immediately prece this Distribution Date	in 5 (g) ficate the	\$ 0.00

- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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

\$ 0.00

\$ 0.00

\$ 0.00

\$906,250.00

\$46,875.00

\$88,541.67

\$ 0.00

\$ 0.00

\$85,000,000.00

\$45,000,000.00

\$ 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.	Avail	Lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,663,188.80
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$603,268.31
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,139,506.98
10.	Coll	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$12,206,938.80
	(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	\$631,393.31
	(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	\$1,192,631.98
11.	Swap	o Cash Flows	
	(a)	The amount of the Net Swap Receipt	<u> </u>
	(b)	for the related Transfer Date The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00 \$16,692.20
1.0	-	6 1 ·	
12.	Port (a)	folio Yield The Portfolio Yield for the related Monthly Period	12.47%
		HOHONTÀ LETTON	12.4/0

12.47% \_\_\_\_\_

## C. Floating Rate Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997:	
Class B determination -	5.43750%
Collateral Interest determination -	5.42188%
The weighted average of the Treasury Bill Rates for the Interest Period:	
February 18, 1997 through March 16, 1997	5.17333%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

Exhibit 20.3

</TEXT> </DOCUMENT> <DOCUMENT> <TYPE>EX-20.3 <SEQUENCE>4 <TEXT> CLASS A CUSIP 55262T AE3 CLASS B CUSIP 55262T AF0 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1994-C MBNA AMERICA BANK, NATIONAL ASSOCIATION MBNA MASTER CREDIT CARD TRUST II MONTHLY PERIOD ENDING FEBRUARY 28, 1997 The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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

\_\_\_\_\_

2. The amount of distribution in respect of Class B Monthly Principal

\$0.000000

\$0.000000

- 3. The amount of distribution in respect of Collateral Monthly Principal
- 4. The amount of distribution in respect of Class A Monthly Interest
- 5. The amount of distribution in respect of Class A Deficiency Amounts
- 6. The amount of distribution in respect of Class A Additional Interest
- 7. The amount of distribution in respect of Class B Monthly Interest
- 8. The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Collateral Monthly Interest
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates
    - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
    - (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. 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
    - (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

(c) The amount of Principal Receivables in the Trust represented by the

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\$0.000000 \_\_\_\_\_

\$4.265625 \_\_\_\_\_

\$0.000000 \_\_\_\_\_

\$0.000000 ------

\$4.415625 \_\_\_\_\_

\$0.000000 \_\_\_\_\_

\$0.000000 \_\_\_\_\_

\$4.557911 \_\_\_\_\_

\$0.000000 \_\_\_\_\_

\_\_\_\_\_

\$93,971,308.67

\$4,860,583.89 \_\_\_\_\_

\$9,181,105.24 \_\_\_\_\_

\$25,119,592,718.23 \_\_\_\_\_

\$1,000,000,000.00 \_\_\_\_\_

	Adjusted Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,000.00
g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000,000.00 
h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997	
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
1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

# 3. Delinquent Balances

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

		Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:	1.87%	478,661,559.05

(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31
Τ	stan Dafault Jmanut			

## 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,642,742.14
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,169,185.70

\$3,169,185.70 -----

> \$163,923.35 \_\_\_\_\_

> \$309,633.09 \_\_\_\_\_

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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\_\_\_\_\_

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

# 5. Investor Charge Offs

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

- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period

\$ 0.00

\_\_\_\_\_

\$ 0.00

\$ 0.00

\$ 0.00

\$906,250.00

\$46,875.00

\_\_\_\_\_

\$88,541.67

\$ 0.00

\$ 0.00

\$85,000,000.00

\$45,000,000.00

\$ 0.00

\$ 0.00

	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,663,188.80
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$603,268.31
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,139,506.98
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,206,938.80
	(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	\$631,393.31
	(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	\$1,192,631.98
		Interest	
11.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.47%
	(b)	The Portfolio Adjusted Yield	4.31%
LIBO	OR De	terminations	

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LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997:

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5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

</TEXT> </DOCUMENT> <DOCUMENT> <TYPE>EX-20.4 <SEQUENCE>5 <TEXT>

CLASS A CUSIP 55262T AG8 CLASS B CUSIP 55262T AH6 Exhibit 20.4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest

\$0.00000

\$0.000000

\$0.000000

\$ 0.000000

\$ 4.151948

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\_\_\_\_\_

\_\_\_\_\_

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\$0.000000

- The amount of distribution in respect of Class B Monthly Interest
- The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Collateral Monthly Interest
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates
    - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
    - (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. 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
    - (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
    - (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
    - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
    - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period

\$ 4.340625

\$0.000000

\$0.000000 \_\_\_\_\_

\$ 4.447770

\$0.000000

\$93,971,308.67

\$4,860,583.89

\$9,181,105.24

\$25,119,592,718.23

\$1,000,000,000.00

\$1,000,000,000.00

\$870,000,000.00

(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,	000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000, 	000.00
(h)	The Floating Investor Percentage with respect to the period:		
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997		
(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
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

# 3. Delinquent Balances

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

			Percentage of Total	Aggregate Account
			Receivables	Balance
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

# 4. Investor Default Amount

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

	(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,169,185.70
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$163,923.35
	(d)	The Collateral Default Amount for the related Monthly Period	\$309,633.09 
5.	Inve	stor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri-	c 0.00
	(k)	bution Date The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 \$ 0.00

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

\$ 0.00

\$906,250.00

\$46,875.00

\$88,541.67

\$ 0.00

\$ 0.00

\$85,000,000.00

\$45,000,000.00

\_\_\_\_\_

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\$631,393.31

\$1,192,631.98

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- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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 \$12,206,938.80
  - (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates
  - (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 9. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)

\$ 0.00

		Ν	BNA AMERICA ATIONAL ASS ervicer		
	Febr	uary 18, 1997 through March 16, 1	997		5.20593%
	erest	age of the Federal Funds Rates fo Period:			
001					
		al Interest determination -		5.43750%	
		ry 18, 1997 through March 16, 199 determination -	7:	5.43750%	
LIB	OR ra	tes for the Interest Period of	_		
. Flo	ating	Rate Determinations			
	(b)	The Portfolio Adjusted Yield			4.51%
	(a)	The Portfolio Yield for the rela Monthly Period	ted		2.47%
11.	Por	tfolio Yield			
	(c)	The amount of Collateral Availab Funds on deposit in the Finance Account on the related Transfer	Charge	\$1,139,506.	98
	(b)	The amount of Class B Available on deposit in the Finance Charge on the related Transfer Date		\$603,268.31	
	(a)	The amount of Class A Available on deposit in the Finance Charge on the related Transfer Date		\$11,663,188	
10.	Ava	ilable Funds			
	(e)	Interest earnings on funds on de in the Reserve Account deposited the Finance Charge Account on th related Transfer Date	in	\$ 0.00	
	(d)	The Principal Funding Investment Shortfall deposited in the Finan Charge Account on the related Transfer Date from the Reserve A	ce	\$ 0.00	
	(C)	The Principal Funding Investment Proceeds deposited in the Financ Charge Account on the related Transfer Date		\$ 0.00	
	(b)	The Accumulation Shortfall with respect to the related Monthly Period		\$ 0.00	

с.

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

</TEXT> </DOCUMENT> <DOCUMENT> <TYPE>EX-20.5 <SEOUENCE>6 <TEXT> CLASS A CUSIP 55262T AJ2 Exhibit 20.5 CLASS B CUSIP 55262T AK9 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1995-A MBNA AMERICA BANK, NATIONAL ASSOCIATION MBNA MASTER CREDIT CARD TRUST II MONTHLY PERIOD ENDING FEBRUARY 28, 1997 The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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 \$0.000000 of Class B Monthly Principal -----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 \$4.268910 \_\_\_\_\_ 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 \$4.403910 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.		amount of distribution in respect Collateral Monthly Interest	\$4.596598
	11.	of a	amount of distribution in respect ny accrued and unpaid Collateral hly Interest	\$0.000000
в.	Inf	ormat	ion Regarding the Performance of the Trust	
	1.	Coll	ection of Principal Receivables	
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$54,033,502.70
		(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	\$2,794,837.23
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,279,136.35
	2.	Prin	cipal Receivables in the Trust	
		(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23
		(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:	
	February 1, 1997 through February 3, 1997 2.47% February 4, 1997 through February 28, 1997 2.32%	
(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
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

# 3. Delinquent Balances

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

			Percentage of Total	Aggregate Account
			Receivables	Balance
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	- 65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,094,576.82
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,822,281.82
(c)	The Class B Investor Default Amount for the related Monthly Period	\$94,255.95 
(d)	The Collateral Default Amount for the related Monthly Period	\$178,039.05

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

\$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_

\$ 0.00

\$521,093.75

	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly	
		Period	\$50,911.45
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8.	Coll	ection of Finance Charge Receivables	
	(a)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Procees and amounts, if any, withdrawn from the Reserve Account allocated in respect of the	
		Class A Certificates	\$7,018,989.88
	(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	\$363,051.32
	(C)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$685,763.58
9.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

\$ 0.00 \_\_\_\_\_

	(d)	The Principal Funding Investme Shortfall deposited in the Fin Charge Account on the related Transfer Date from the Reserve	ance	\$ 0.00 	
	(e)	Interest earnings on funds on in the Reserve Account deposit the Finance Charge Account on related Transfer Date	ed in	\$ 0.00	
10.	Ava	ilable Funds			
	(a)		amount of Class A Available Funds eposit in the Finance Charge Account he related Transfer Date		33.63
	(b)	<ul> <li>(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date</li> <li>(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date</li> </ul>		\$346,879. 	44
	(c)			\$655,216. 	71
11.	Por	tfolio Yield			
	(a)	The Portfolio Yield for the re Monthly Period	lated		12.47%
	(b)	The Portfolio Adjusted Yield			4.31%
C. Flc	ating	Rate Determinations			
LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997: 5.42188%					
			MBNA AMERIC. NATIONAL AS Servicer		
			By: Margue Name: Mar Title: Vic	guerite M.	Boylan
  <document> <type>EX-20.6</type></document>					

CLASS A CUSIP 55262T AL7 CLASS B CUSIP 55262T AM5

Exhibit 20.6

SERIES 1995-B

<SEQUENCE>7 <TEXT>

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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).
  - The amount of distribution in respect of Class A Monthly Principal
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates
    - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of

\$70,478,482.86

\$0.000000

\$0.000000

\$0.000000

\$4.186410

\$0.000000

\$0.000000

\$4.306410

\$0.000000

\$0.000000

\$4.447476

\$0.000000

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		the Class B Certificates	\$3,645,438.23
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,885,828.89
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00 
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$33,750,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$63,750,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997	
	(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
	(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A

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

# 3. Delinquent Balances

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

			Percentage of Total	Aggregate Account
			Receivables	Balance
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

## 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,732,056.63
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,376,889.31
(c)	The Class B Investor Default Amount for the related Monthly Period	\$122,942.50
(d)	The Collateral Default Amount for the related Monthly Period	\$232,224.82
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00

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

\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00

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\$ 0.00

\$ 0.00

\$679,687.50

\$35,156.25

\$66,406.25

\$ 0.00

\$ 0.00

- (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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
  - (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates
  - (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 9. Principal Funding Account
  - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
  - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.
- 10. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$33,750,000.00 \_\_\_\_\_

\$9,155,204.29

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\$473,544.91 \_\_\_\_\_

\$894,474.04

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\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 -----

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$8,747,391.79 \_\_\_\_\_

\$452.451.16 \_\_\_\_\_

\$854,630.29

\_\_\_\_\_ 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 12.47% \_\_\_\_\_ (b) The Portfolio Adjusted Yield 4.42% \_\_\_\_\_ C. Floating Rate Determinations LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997: 5.42188% - -----MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President </TEXT> </DOCUMENT> <DOCUMENT> <TYPE>EX-20.7 <SEQUENCE>8 <TEXT> CLASS A CUSIP 55262T AN3 Exhibit 20.7 CLASS B CUSIP 55262T AP8 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1995-C MBNA AMERICA BANK, NATIONAL ASSOCIATION MBNA MASTER CREDIT CARD TRUST II MONTHLY PERIOD ENDING FEBRUARY 28, 1997 The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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 \_\_\_\_\_  The amount of distribution in respect of Class A Monthly Interest

## The amount of distribution in respect of Class A Deficiency Amounts

- The amount of distribution in respect of Class A Additional Interest
- \_\_\_\_\_

\$5.375000

\$0.000000

\$0.000000

 The amount of distribution in respect of Class B Monthly Interest

 The amount of distribution in respect of Class B Deficiency Amounts

9. The amount of distribution in respect of Class B Additional Interest

\$4.381410

\$0.000000

\$0.000000

\_\_\_\_\_

\_\_\_\_\_

\$54,033,502.70

\$2,794,837.23

\$5,279,136.35

\$4.596393

\$0.000000

- 10. The amount of distribution in respect of Collateral Monthly Interest
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

#### B. Information Regarding the Performance of the Trust

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

\$25,119,592,718.23

\$575,000,000.00

\$575,000,000.00

(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$25,875,000.00 
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$48,875,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997	
(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
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

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# 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:	1.87%	478,661,559.05
(b)	65 - 94 days:	0.88%	223,534,124.31
(c)	95 - 124 days:	0.62%	158,682,876.74

	(d)	125 - 154 days:	0.51%	129,052,609.66
	(e)	155 or more days:	0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31
4.	Inve	estor Default Amount		
	(a)	The Aggregate Investor Default Am for the related Monthly Period	ount	\$2,094,576.82
	(b)	The Class A Investor Default Amou for the related Monthly Period	nt	\$1,822,281.82
	(c)	The Class B Investor Default Amou for the related Monthly Period	nt	\$94,255.95
	(d)	The Collateral Default Amount for the related Monthly Period		\$178,039.05
5.	Inve	estor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the rela Monthly Period	ted	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of origina certificate principal amount		\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the rela Monthly Period	ted	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of origina certificate principal amount		\$ 0.00
	(e)	The aggregate amount of Collatera Charge Offs for the related Month Period		\$ 0.00
	(f)	The aggregate amount of Collatera Charge Offs set forth in 5 (e) ab per \$1,000 of original certificat principal amount	ove	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed o the Transfer Date immediately pre ceding this Distribution Date		\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in above per \$1,000 original certifi principal amount reimbursed on th Transfer Date immediately precedi this Distribution Date	cate e	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed o the Transfer Date immediately pre ceding this Distribution Date		\$ 0.00

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

- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date

\$ 0.00

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\$ 0.00

\$ 0.00

\$521,093.75

\$26,953.13

\$50,911.45

\$ 0.00

\$ 0.00

\$48,875,000.00

\$25,875,000.00

\$ 0.00

\$ 0.00

\$ 0.00

	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,288,544.59
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$346,879.44
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$655,216.71
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$7,601,200.84
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$363,051.32
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$685,763.58
11.	Swa	p Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$582,210.96
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
12.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.47%
	(b)	The Portfolio Adjusted Yield	4.37%
Flo	ating	Rate Determinations	
		tes for the Interest Period of 18, 1997 through March 16, 1997: 5.42188%	5

1. The Mark-to-Market Amount, if any, for the

с.

D.

	related Monthly Period.		\$	N/A	
2.	Has the Interest Reserve Account be established?	en		No	
3.	Has the Interest Reserve Account be funded?	en		No	
4.	The aggregate amount of funds withd the Interest Reserve Account, if an		\$ 0.00		
5.	How many funds withdrawn from the I Reserve Account were utilized?	nterest			
	none				
б.	Has the Interest Rate Swap been Ter	minated?		No	
7.	Long Term Credit Rating of the Swap	Counterparty		AAA/Aaa	
		MBNA AMERICA : NATIONAL ASSO Servicer			
		By: Margueri Name: Margu Title: Vice	erite M. B		
 <docume <type>e <sequen <text></text></sequen </type></docume 	IENT> INT> IX-20.8				
	CLASS A CUSIP 55262T AQ6 Exhibit 20.8 CLASS B CUSIP 55262T AR4				
FORM OF	MONTHLY CERTIFICATEHOLDERS' STATEME	NT			
SERIES					
MBNA AM	ERICA BANK, NATIONAL ASSOCIATION				
MBNA MASTER CREDIT CARD TRUST II					
MONTHLY PERIOD ENDING FEBRUARY 28, 1997					
the Dis perform	formation which is required to be pre tribution Date of March 17, 1997, an mance of the trust during the month o th below.	d with respect	to the		
-	ized terms used in this statement ha s set forth in the Pooling and Servi	-			
Dis	formation Regarding the Current Month tribution (Stated on the Basis of 000 Original Certificate Principal A	-			

 The amount of distribution in respect of Class A Monthly Principal

- The amount of distribution in respect of Class B Monthly Principal
- 3. The amount of distribution in respect of Collateral Monthly Principal
- The amount of distribution in respect of Class A Monthly Interest
- 5. The amount of distribution in respect of Class A Deficiency Amounts
- The amount of distribution in respect of Class A Additional Interest
- The amount of distribution in respect of Class B Monthly Interest
- The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Collateral Monthly Interest
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates
    - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
    - (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. 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
    - (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

\$0.000000

\$0.000000

\$5.041667

\$0.000000

\$0.000000

\$4.283910

\$0.000000

\$0.000000

\$4.450049

\$0.00000

\$46,985,654.34

\$2,430,292.01

\$4,590,552.58

\$25,119,592,718.23

\$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:	
	ruary 1, 1997 through February 3, 1997 2.15 ruary 4, 1997 through February 28, 1997 2.0	
(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
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

# 3. Delinquent Balances

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

Percentage	Aggregate
of Total	Account
Receivables	Balance

(b) (c) (d) (e)	35 - 64 days: 65 - 94 days: 95 - 124 days: 125 - 154 days:		1.87%  0.88% 	478,661,559.05  223,534,124.31
(c) (d) (e)	95 - 124 days:			
(d) (e)	_			
(e)	125 - 154 days:		0.62%	158,682,876.74
			0.51%	129,052,609.66
	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31
Inve	stor Default Amount			
(a)			ount	\$1,821,371.08
(b)			nt	\$1,584,592.85
(c)			nt	\$81,961.67
(d)				\$154,816.56
Inve	stor Charge Offs			
(a)			ted	\$ 0.00
(b)	Investor Charge Offs set 5 (a) above per \$1,000 o	forth in f origina		\$ 0.00
(c)			ted	\$ 0.00
(d)	Investor Charge Offs set 5 (c) above per \$1,000 o	forth in f origina		\$ 0.00
(e)				\$ 0.00
(f)	Charge Offs set forth in	5 (e) ab	ove	\$ 0.00
(g)	Investor Charge Offs rein the Transfer Date immedia	mbursed o ately pre		\$ 0.00
(h)	Investor Charge Offs set above per \$1,000 origina. principal amount reimbur	forth in l certifi sed on th	cate e	\$ 0.00
	<ul> <li>(b)</li> <li>(c)</li> <li>(d)</li> <li>(a)</li> <li>(b)</li> <li>(c)</li> <li>(d)</li> <li>(e)</li> <li>(f)</li> <li>(g)</li> </ul>	<ul> <li>for the related Monthly</li> <li>(b) The Class A Investor Deffor the related Monthly</li> <li>(c) The Class B Investor Deffor the related Monthly</li> <li>(d) The Collateral Default A the related Monthly Periot</li> <li>(a) The aggregate amount of Investor Charge Offs</li> <li>(a) The aggregate amount of Investor Charge Offs for Monthly Period</li> <li>(b) The aggregate amount of Investor Charge Offs set 5 (a) above per \$1,000 o certificate principal am</li> <li>(c) The aggregate amount of Investor Charge Offs for Monthly Period</li> <li>(d) The aggregate amount of Investor Charge Offs set 5 (c) above per \$1,000 o certificate principal am</li> <li>(e) The aggregate amount of Charge Offs for the rela Period</li> <li>(f) The aggregate amount of Charge Offs set forth in per \$1,000 of original c principal amount</li> <li>(g) The aggregate amount of Investor Charge Offs rei the Transfer Date immedi ceding this Distribution</li> <li>(h) The aggregate amount of Investor Charge Offs set above per \$1,000 origina principal amount reimbur Transfer Date immediatel</li> </ul>	<ul> <li>for the related Monthly Period</li> <li>(b) The Class A Investor Default Amou for the related Monthly Period</li> <li>(c) The Class B Investor Default Amoun for the related Monthly Period</li> <li>(d) The Collateral Default Amount for the related Monthly Period</li> <li>(d) The Collateral Default Amount for the related Monthly Period</li> <li>(a) The aggregate amount of Class A Investor Charge Offs for the rela Monthly Period</li> <li>(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of origina certificate principal amount</li> <li>(c) The aggregate amount of Class B Investor Charge Offs for the rela Monthly Period</li> <li>(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of origina certificate principal amount</li> <li>(e) The aggregate amount of Collatera Charge Offs for the related Month Period</li> <li>(f) The aggregate amount of Collatera Charge Offs set forth in 5 (e) ab per \$1,000 of original certificat principal amount</li> <li>(g) The aggregate amount of Class A Investor Charge Offs reimbursed o the Transfer Date immediately pre ceding this Distribution Date</li> <li>(h) The aggregate amount of Class A Investor Charge Offs set forth in above per \$1,000 original certificat principal amount</li> </ul>	<ul> <li>for the related Monthly Period</li> <li>(b) The Class A Investor Default Amount for the related Monthly Period</li> <li>(c) The Class B Investor Default Amount for the related Monthly Period</li> <li>(d) The Collateral Default Amount for the related Monthly Period</li> <li>(d) The Collateral Default Amount for the related Monthly Period</li> <li>(a) The aggregate amount of Class A Investor Charge Offs</li> <li>(a) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount</li> <li>(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period</li> <li>(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount</li> <li>(e) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount</li> <li>(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period</li> <li>(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount</li> <li>(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date</li> <li>(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</li> </ul>

Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date

- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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
  - (b) The Accumulation Shortfall with respect to the related Monthly Period

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

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\$453,125.00

\$23,437.50

\$44,270.83

\$ 0.00

\$ 0.00

\$42,500,000.00

\$22,500,000.00

\$ 0.00

\$ 0.00

	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related	
		Transfer Date	\$ 0.00 
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,233,319.78
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$301,634.13
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$569,753.52
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$6,505,194.78
	(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	\$315,696.63
	(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	\$596,316.02
11.	Swa	p Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$401,725.40
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
12.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.47%
	(b)	The Portfolio Adjusted Yield	4.51%

#### C. Floating Rate Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997: 5.42188%

- 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
  - Has the Interest Reserve Account been established?
     Has the Interest Reserve Account been funded?
  - 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

</TEXT>

- 6. Has the Interest Rate Swap been Terminated?
- Long Term Credit Rating of the Swap Counterparty

AAA/Aaa

No

No

No

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MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

</DOCUMENT>
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<TYPE>EX-20.9
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CLASS A CUSIP 55262T AS2
CLASS B CUSIP 55262T AT0
FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT
SERIES 1995-E
MBNA AMERICA BANK, NATIONAL ASSOCIATION
MBNA MASTER CREDIT CARD TRUST II
MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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
  - 2. The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates
    - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
    - (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$0.000000

\$0.000000

\$0.000000

\$4.231410

\$0.000000

\$0.000000

\$4.306410

\$0.000000

\$0.000000

\$4.521147

\$0.000000

\$2,430,292.01

\$46,985,654.34

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\$4,590,552.58

(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	\$25,119,592,718.23
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00 
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997	
(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
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

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:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,821,371.08
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,584,592.85
(c)	The Class B Investor Default Amount for the related Monthly Period	\$81,961.67 
(d)	The Collateral Default Amount for the related Monthly Period	\$154,816.56
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 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

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(g) The aggregate amount of Class A

Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date

Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate

(h) The aggregate amount of Class A

\$ 0.00

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- principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri-\$ 0.00 bution Date (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding 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 (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period 7. Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date

this Distribution Date

- (c) The Collateral Interest as of the close of business on this Distribution Date
- (d) The Class B Investor Interest as of the close of business on this Distribution Date

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\$453,125.00 \_\_\_\_\_

\$23,437.50 \_\_\_\_\_

\$44,270.83 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$42.500.000.00 \_\_\_\_\_

\$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)
- (b) The Accumulation Shortfall with respect to the related Monthly Period
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
- (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

#### 9. Available Funds

	on the related Transfer Date	\$5,831,594.38
	on deposit in the Finance Charge Account	
(a)	The amount of Class A Available Funds	

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

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

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$301,634.13

\$569,753.52

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\$6,103,469.38

\$315,696.63

\$596,316.02

(a)	The Portfolio Yield	for	the	related	
	Monthly Period				12.47%

(b) The Portfolio Adjusted Yield

4.36% \_\_\_\_\_

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997: 5.42188%

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MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

</TEXT> </DOCUMENT> <DOCUMENT> <TYPE>EX-20.10 <SEQUENCE>11 <TEXT>

CLASS A CUSIP 55262T AU7 CLASS B CUSIP 55262T AV5

Exhibit 20.10

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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

- 3. The amount of distribution in respect of Collateral Monthly Principal
- 4. The amount of distribution in respect of Class A Monthly Interest
- 5. The amount of distribution in respect of Class A Deficiency Amounts
- The amount of distribution in respect of Class A Additional Interest
- 7. The amount of distribution in respect of Class B Monthly Interest
- The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Collateral Monthly Interest
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

## B. Information Regarding the Performance of the Trust

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

\$0.000000

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\$0.000000

\$5.500000

\$0.000000

\$0.00000

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\$5.625000

\$0.000000

\$0.000000

\$4.394778

\$0.000000

\$ 49,145,915.17

\$ 2,025,245.08

\$ 2,835,341.56

\$ 500,000,000.00

\$25,119,592,718.23

(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-F as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 455,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 455,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 18,750,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$ 26,250,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997	
(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 Period 0.037500	
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.052500
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
	The Class A Fixed Allocation with	
(m)	respect to the related Monthly Period	N/A
(m) (n)	respect to the related Monthly Period The Class B Fixed Allocation with respect to the related Monthly Period	

3. Delinquent Balances

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

Percentage of Total Receivables	Aggregate Account Balance
1.87%	478,661,559.05

()	b) 65 – 94 days:	0.88%	223,534,124.31
( (	c) 95 - 124 days:	0.62%	158,682,876.74
( (	d) 125 - 154 days:	0.51%	129,052,609.66
( (	e) 155 or more days:	0.77%	197,280,686.55
	Total	4.65%	1,187,211,856.31
4. In	nvestor Default Amount		
( 3	a) The Aggregate Investor Default a for the related Monthly Period	Amount	\$1,821,371.18
()	b) The Class A Investor Default Among for the related Monthly Period	ount	\$1,657,447.72
( (	c) The Class B Investor Default Among for the related Monthly Period	ount	\$68,301.44
(	d) The Collateral Default Amount for the related Monthly Period	or	\$95,622.02
5. II	nvestor Charge Offs		
(3	a) The aggregate amount of Class A Investor Charge Offs for the re Monthly Period	lated	\$ 0.00
()	b) The aggregate amount of Class A Investor Charge Offs set forth : 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
( (	c) The aggregate amount of Class B Investor Charge Offs for the re Monthly Period	lated	\$ 0.00
(0	d) The aggregate amount of Class B Investor Charge Offs set forth : 5 (c) above per \$1,000 of origin certificate principal amount		\$ 0.00
(	e) The aggregate amount of Collate: Charge Offs for the related Mont Period		\$ 0.00
(:	f) The aggregate amount of Collate: Charge Offs set forth in 5 (e) a per \$1,000 of original certifica principal amount	above	\$ 0.00
(	g) The aggregate amount of Class A Investor Charge Offs reimbursed the Transfer Date immediately pr ceding this Distribution Date		\$ 0.00
(1	h) The aggregate amount of Class A Investor Charge Offs set forth above per \$1,000 original certi: principal amount reimbursed on Transfer Date immediately preced	ficate	
	this Distribution Date		\$ 0.00

Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date

- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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

\$ 0.00

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\$ 0.00

\$ 0.00

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\$ 0.00

\$473,958.33

\$19,531.25

\$27,343.75

\$ 0.00

\$ 0.00

\$26,250,000.00

\$18,750,000.00

\$6,384,088.76

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates

\$263,080.77

\$368,312.82

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$6,099,713.76

\$251,362.02

\$351,906.57

\$649,551.39

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- (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
- 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
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
  - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.
- 10. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

11. Swap Cash Flows

- (a) The amount of the Net Swap Receipt for the related Transfer Date
- (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	12.47%
(b)	The Portfolio Adjusted Yield	3.61%

## C. Floating Rate Determinations

LIBOR rates for the Interest Period

Collateral Interest Determination

February 18, 1997 through March 16, 1997: 5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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CLASS A CUSIP 55262T AW3 CLASS B CUSIP 55262T AX1 Exhibit 20.11

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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

\_\_\_\_\_

\_\_\_\_\_

\$0.000000

\$0.000000

- 2. The amount of distribution in respect of Class B Monthly Principal
- The amount of distribution in respect of Collateral Monthly Principal
- The amount of distribution in respect of Class A Monthly Interest

\$4.193910

5. The amount of distribution in respect of Class A Deficiency Amounts

\$0.000000

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\$0.000000

\$4,268910

\$0.000000

\$0.000000

\$4.379156

- The amount of distribution in respect of Class A Additional Interest
- 7. The amount of distribution in respect of Class B Monthly Interest
- The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Collateral Monthly Interest
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$70,478,482.86

\$3,645,438.23

\$6,885,828.89

\$25,119,592,718.23

\_\_\_\_\_

\_\_\_\_\_

- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates
    - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
    - (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. 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
    - (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
    - (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

\$750,000,000.00

	in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00 
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00 
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$33,750,000.00 
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$63,750,000.00 
(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997	
(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
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

# 3. Delinquent Balances

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

		Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:	1.87%	478,661,559.05
(b)	65 - 94 days:	0.88%	223,534,124.31
(c)	95 - 124 days:	0.62%	158,682,876.74
(d)	125 - 154 days:	0.51%	129,052,609.66
(e)	155 or more days:	0.77%	197,280,686.55

- 4. Investor Default Amount
  - (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,732,056.63
  - (b) The Class A Investor Default Amount for the related Monthly Period
  - (c) The Class B Investor Default Amount for the related Monthly Period
  - (d) The Collateral Default Amount for the related Monthly Period
- 5. Investor Charge Offs
  - (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period
  - (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount
  - (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
  - (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
  - (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
  - (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
  - (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
  - (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
  - (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date

- \_\_\_\_\_ \$2,376,889.31
- \_\_\_\_\_
- \$122,942.50 \_\_\_\_\_
- \$232,224.82 \_\_\_\_\_
- \$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

\$ 0.00 \_\_\_\_\_

	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$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.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$63,750,000.00 
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$33,750,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with	

\$ 0.00

respect to the related Monthly

Period

	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,747,391.79
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$452,451.16
	(c)	Funds on deposit in the Finance Charge	\$854,630.29
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,155,204.29
	(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	\$473,544.91
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$894,474.04
11.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.47%
	(b)	The Portfolio Adjusted Yield	4.42%

C. LIBOR Determinations

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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CLASS A CUSIP 55262T AY9 CLASS B CUSIP 55262T AZ6 Exhibit 20.12

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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

\_\_\_\_\_

\_\_\_\_\_

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\$0.000000

\$0.000000

\$4.238910

- The amount of distribution in respect of Class B Monthly Principal
- 3. The amount of distribution in respect of Collateral Monthly Principal
- The amount of distribution in respect of Class A Monthly Interest
- The amount of distribution in respect of Class A Deficiency Amounts
- The amount of distribution in respect of Class A Additional Interest

\$0.000000

\$0.000000

- 7. The amount of distribution in respect of Class B Monthly Interest
- The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Collateral Monthly Interest
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates
    - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
    - (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. 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
    - (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
    - (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
    - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
    - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period

\$4.328910

\$0.000000

\$0.000000

\$4.508110

\$0.000000

\$46,985,654.34

\$2,430,292.01

\$4,590,552.58

\$25,119,592,718.23

\$500,000,000.00

\_\_\_\_\_

d \$500,000,000.00

\$435,000,000.00

\$435,000,000.00

	in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00 
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997 2 February 4, 1997 through February 28, 1997	
(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
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$1,821,371.08

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

\$1,584,592.85

(c) The Class B Investor Default Amount

\$81**,**961.67

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

\$154,816.56

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 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.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	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

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9. Available Funds

(a) The amount of Class A Available Funds

		on deposit in the Finance Charge Account on the related Transfer Date	\$5,831,594.38
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$301,634.13
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$569,753.52
	10. Co	llection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,103,469.38
	(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	\$315,696.63
	(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	\$596,316.02
	11. Po:	rtfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.47%
	(b)	The Portfolio Adjusted Yield	4.35%
с.	LIBOR De	eterminations	
		ates for the Interest Period of ary 18, 1997 through March 16, 1997:	5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President CLASS B CUSIP 55262T BB8

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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).
  - The amount of distribution in respect of Class A Monthly Principal
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\_\_\_\_\_

\$0.000000

\$0.000000

\$4.223910

\$0.000000

\$0.000000

\$4.321410

\$0.000000

\$0.000000

\$4.412770

\$0.000000

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

which were allocated in respect of the Class A Certificates

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

\$25,119,592,718.23

\$700,000,000.00

\$700,000,000.00

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\$65,779,915.74 ------

\$3,402,410.31

\$6,426,774.70 \_\_\_\_\_

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- (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
- (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
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$59,500,000.00
- (h) The Floating Investor Percentage with respect to the period:
  - February 1, 1997 through February 3, 1997 3.01% February 4, 1997 through February 28, 19972.82%
- (i) The Class A Floating Allocation with respect to the related Monthly Period
- (j) The Class B Floating Allocation with respect to the related Monthly

\_\_\_\_\_

\$609,000,000.00 \_\_\_\_\_

\$609,000,000.00 \_\_\_\_\_

\$31,500,000.00 -----

\_\_\_\_\_

0.870000

0.045000

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

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## 3. Delinquent Balances

4.

5.

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:

1010	lou nonenty fortou.	Percentage	Aggregate
		of Total Receivables	Account Balance
(a)	35 - 64 days:	1.87%	478,661,559.05
(b)	65 - 94 days:	0.88%	223,534,124.31
(c)	95 - 124 days:	0.62%	158,682,876.74
(d)	125 - 154 days:	0.51%	129,052,609.66
(e)	155 or more days:	0.77%	197,280,686.55
	Tota	1 4.65%	1,187,211,856.31
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period		\$2,549,919.59
(b)	The Class A Investor Default A for the related Monthly Period		\$2,218,429.99
(c)	The Class B Investor Default A for the related Monthly Period		\$114,746.41
(d)	The Collateral Default Amount the related Monthly Period	for	\$216,743.19
Inve	stor Charge Offs		
(a)	The aggregate amount of Class Investor Charge Offs for the r Monthly Period		\$ 0.00
(b)	The aggregate amount of Class Investor Charge Offs set forth 5 (a) above per \$1,000 of orig certificate principal amount	i in	\$ 0.00

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

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$634,375.00

\$32,812.50

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

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\$59,500,000.00

\$31,500,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
  - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$8,164,232.11

\$422,287.90

\$797,655.05

10.	Collection	of	Finance	Charge	Receivables
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		· · · · · · · · · · · · · · · · · · ·			
	(a)	The aggregate amount of Collec of Finance Charge Receivables Membership Fees processed duri related Monthly Period, alloca in respect of the Class A Cert	and Ann ng the ted	s \$8,544,8	57.11
	(b)	The aggregate amount of Collec Finance Charge Receivables and Membership Fees processed duri related Monthly Period which w allocated in respect of the Cl Certificates	Annual ng the ere	\$441,975	.40
	(c)	The aggregate amount of Collec Finance Charge Receivables and Membership Fees processed duri related Monthly Period which w allocated in respect of the Co Interest	Annual ng the ere	l \$834,842	.55
11.	Port	folio Yield			
	(a)	The Portfolio Yield for the rel Monthly Period	ated		12.47%
	(b)	The Portfolio Adjusted Yield			4.38%
LIB( Fe	OR rat	erminations tes for the Interest Period of Ty 18, 1997 through March 16, 19	97: 5	.42188%	
				ERICA BANK, L ASSOCIATION, r	
			Name:	rguerite M. Bo Marguerite M. Vice Presiden	Boylan
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CLASS A CUSIP 55262T BC6 CLASS B CUSIP 55262T BD4 Exhibit 20.14

SERIES 1996-B

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates
    - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates

\$46,985,654.34

\$0.000000

\$0.000000

\$0.000000

\$4.261410

\$0.000000

\$0.000000

\$4.343910

\$0.000000

\$0.000000

\$4.594920

\$0.000000

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\$2,430,292.01

	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,590,552.58
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00 
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997	
	(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

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

#### 3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

- 4. Investor Default Amount
  - (a) The Aggregate Investor Default Amount for the related Monthly Period \$1,821,371.08
  - (b) The Class A Investor Default Amount for the related Monthly Period
  - (c) The Class B Investor Default Amount for the related Monthly Period
  - (d) The Collateral Default Amount for the related Monthly Period
- 5. Investor Charge Offs
  - (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period
  - (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount
  - (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period
  - (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original

\$1,584,592.85

\$81,961.67

\$154,816.56

\$ 0.00

\$ 0.00

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\$ 0.00

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

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- (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount
- (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (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
    - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
  - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date

9. Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

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\$42,500,000.00

\$22,500,000.00

\$ 0.00

\$ 0.00

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\$ 0.00

\$ 0.00

\$569,753.52

\$5,831,594.38

\$301,634.13

- 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 \$6,103,469.38

(b)	The aggregate amount of Coll Finance Charge Receivables a Membership Fees processed du related Monthly Period which allocated in respect of the Certificates	nd Annual ring the were	\$315,696.63
(c)	The aggregate amount of Coll Finance Charge Receivables a Membership Fees processed du related Monthly Period which allocated in respect of the Interest	nd Annual ring the were	\$596,316.02
11. Por	tfolio Yield		
(a)	The Portfolio Yield for the r Monthly Period	elated	12.47%
(b)	The Portfolio Adjusted Yield		4.32%
. LIBOR De	eterminations		
	ates for the Interest Period of ary 18, 1997 through March 16.		88%
	ary 18, 1997 through March 16,		188%
Februa	ary 18, 1997 through March 16,		CA BANK,
Februa	ary 18, 1997 through March 16,	1997: 5.421 MBNA AMERIC NATIONAL AS Servicer By: Margue Name: Mar	CA BANK,
Februa	ary 18, 1997 through March 16,	1997: 5.421 MBNA AMERIC NATIONAL AS Servicer By: Margue Name: Mar	CA BANK, SSOCIATION, erite M. Boylan cguerite M. Boylan
Februa /TEXT> /DOCUMENT> DOCUMENT> TYPE>EX-20. SEQUENCE>16	15	1997: 5.421 MBNA AMERIC NATIONAL AS Servicer By: Margue Name: Mar	CA BANK, SSOCIATION, erite M. Boylan cguerite M. Boylan
Februa /TEXT> /DOCUMENT> DOCUMENT> TYPE>EX-20. SEQUENCE>16 TEXT> LASS A CUSI	15	1997: 5.421 MBNA AMERIC NATIONAL AS Servicer By: Margue Name: Mar	CA BANK, SSOCIATION, erite M. Boylan cguerite M. Boylan
Februa /TEXT> /DOCUMENT> DOCUMENT> TYPE>EX-20. SEQUENCE>16 TEXT> LASS A CUSI LASS A CUSI	15 5 2P 55262T BE2	1997: 5.421 MBNA AMERIC NATIONAL AS Servicer By: Margue Name: Mar Title: Vic	CA BANK, SSOCIATION, erite M. Boylan rguerite M. Boylan ce President
Februa /TEXT> /DOCUMENT> DOCUMENT> DOCUMENT> TYPE>EX-20. SEQUENCE>16 TEXT> LASS A CUSI LASS A CUSI DRM OF MONT	15 2P 55262T BE2 2P 55262T BF9 CHLY CERTIFICATEHOLDERS' STATEM	1997: 5.421 MBNA AMERIC NATIONAL AS Servicer By: Margue Name: Mar Title: Vic	CA BANK, SSOCIATION, erite M. Boylan rguerite M. Boylan ce President
Februa /TEXT> /DOCUMENT> DOCUMENT> DOCUMENT> IYPE>EX-20. SEQUENCE>16 TEXT> LASS A CUSI LASS A CUSI LASS B CUSI DRM OF MONT ERIES 1996-	15 2P 55262T BE2 2P 55262T BF9 CHLY CERTIFICATEHOLDERS' STATEM	1997: 5.421 MBNA AMERIC NATIONAL AS Servicer By: Margue Name: Mar Title: Vic	CA BANK, SSOCIATION, erite M. Boylan rguerite M. Boylan ce President
Februa /TEXT> /DOCUMENT> DOCUMENT> TYPE>EX-20. SEQUENCE>16 TEXT> LASS A CUSI LASS A CUSI LASS B CUSI ORM OF MONT ERIES 1996- BNA AMERICA	15 15 15 15 15 15 15 15 15 15	1997: 5.421 MBNA AMERIC NATIONAL AS Servicer By: Margue Name: Mar Title: Vic	CA BANK, SSOCIATION, erite M. Boylan rguerite M. Boylan ce President

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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).
  - The amount of distribution in respect of Class A Monthly Principal
  - 2. The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates
    - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
    - (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$0.000000

\$0.000000

\$0.000000

\$4.171410

\$0.000000

\$0.000000

\$4.276410

\$0.000000

\$0.000000

\$4.452847

\$0.000000

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\$46,985,654.34

\$2,430,292.01

\$4,590,552.58

(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

\$25,119,592,718.23

- (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
- (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
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$42,500,000.00
- (h) The Floating Investor Percentage with respect to the period:
  - February 1, 1997 through February 3, 1997 2.15% February 4, 1997 through February 28, 1997 2.01%
- (i) The Class A Floating Allocation with respect to the related Monthly Period
- (j) The Class B Floating Allocation with respect to the related Monthly
- (k) The Collateral Floating Allocation with respect to the related Monthly Period
- (1) The Fixed Investor Percentage with respect to the related Monthly Period
- (m) The Class A Fixed Allocation with respect to the related Monthly Period
- (n) The Class B Fixed Allocation with respect to the related Monthly Period

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\$500,000,000.00

- \$500,000,000.00 -----
  - \$435,000,000.00 -----
  - \$435,000,000.00
    - \_\_\_\_\_

\$22,500,000.00 \_\_\_\_\_

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0.870000

0.045000 \_\_\_\_\_

0.085000 \_\_\_\_\_

N/A -----

N/A \_\_\_\_\_

N/A \_\_\_\_\_

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# 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:		1.87%	478,661,559.05
(b)	65 – 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

#### 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,821,371.08
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,584,592.85
(c)	The Class B Investor Default Amount for the related Monthly Period	\$81,961.67
(d)	The Collateral Default Amount for the related Monthly Period	\$154,816.56
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above	

per \$1,000 of original certificate

principal amount

\$ 0.00

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

\$ 0.00

\_\_\_\_\_

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

\$44,270.83

\$312,500.00

\$ 0.00

\$ 0.00

close of business on this Distribution  $\ensuremath{\mathsf{Date}}$ 

- (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
  - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. Available Funds
  - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
  - (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- 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
  - (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates
  - (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$42,500,000.00

\$22,500,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$5,831,594.38

\$301,634.13

\$569,753.52

\$6,103,469.38

\$315,696.63

\$596,316.02

11. Portfolio Yield

(a) The Portfolio Yield for the related 12.47% Monthly Period \_\_\_\_\_ (b) The Portfolio Adjusted Yield 4.44% \_\_\_\_\_ C. LIBOR Determinations LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997: 5.42188% \_\_\_\_\_ MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President </TEXT> </DOCUMENT> <DOCUMENT> <TYPE>EX-20.16 <SEQUENCE>17 <TEXT> CLASS A CUSIP 55262T BG7 Exhibit 20.16 CLASS B CUSIP 55262T BH5 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1996-D MBNA AMERICA BANK, NATIONAL ASSOCIATION MBNA MASTER CREDIT CARD TRUST II MONTHLY PERIOD ENDING FEBRUARY 28, 1997 The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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

\$4.178910

- The amount of distribution in respect of Class A Deficiency Amounts
- The amount of distribution in respect of Class A Additional Interest
- 7. The amount of distribution in respect of Class B Monthly Interest
- The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Collateral Monthly Interest
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates
    - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
    - (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. 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
- \$25,119,592,718.23

\$1,000,000,000.00

\$1,000,000,000.00

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\$0.000000

\$0.000000

\$4.283910

\$0.000000

\$0.000000

\$4,403910

\$0.000000

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\$91,811,050.61

\$8,100,975.01

\$8,100,975.01

- (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
- (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
- (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		0,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period		,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$75,000 	,000.00
(h)	The Floating Investor Percentage with respect to the period:		
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997		
(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
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

3. Delinquent Balances

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

e
05
31
74
66
55
6.31
31 74 66 55

4. Investor Default Amount

	for the related Monthly Period	\$3,642,742.22
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,096,330.90
(c)	The Class B Investor Default Amount for the related Monthly Period	\$273,205.66
(d)	The Collateral Default Amount for the related Monthly Period	\$273,205.66
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

5.

	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	estor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$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.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$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.	Prir	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00

(e) Interest earnings on funds on deposit

in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 \_\_\_\_\_ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,395,069.74 \_\_\_\_\_ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,005,447.26 \_\_\_\_\_ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,005,447.26 \_\_\_\_\_ 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 \$11,926,319.74 \_\_\_\_\_ (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 \$1,052,322.26 -----(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral \$1,052,322.26 Interest \_\_\_\_\_ 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 12.47% \_\_\_\_\_ (b) The Portfolio Adjusted Yield 4.44% \_\_\_\_\_ C. LIBOR Determinations LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997: 5.42188% MBNA AMERICA BANK,

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President <TEXT>

CLASS A CUSIP 55262T BJ1 CLASS B CUSIP 55262T BK8 Exhibit 20.17

\$0.000000

\$0.000000

\$0.000000

\$4.193910

\$0.000000

\$0.000000

\$4.298910

\$0.000000

\$0.000000

\$4,488493

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables

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

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

\$25,119,592,718.23 -----

\$68,858,287.30

\$6,075,732.30

\$6,075,732.30

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\_\_\_\_\_

- (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
- (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
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00
- (h) The Floating Investor Percentage with respect to the period:
  - February 1, 1997 through February 3, 1997 3.23% February 4, 1997 through February 28, 1997 3.02%
- (i) The Class A Floating Allocation with respect to the related Monthly Period

\$750,000,000.00 \_\_\_\_\_

\$750,000,000.00 \_\_\_\_\_

\$637,500,000.00 \_\_\_\_\_

\$637,500,000.00 \_\_\_\_\_

\$56,250,000.00 -----

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0.850000 \_\_\_\_\_

(j)	The (	Class	ВE	floa	ting	f Allocat	cion	
	with	respe	ct	to	the	related	Monthly	
	perio	bd						

0.075000 \_\_\_\_\_

(k) The Collateral Floating Allocation with respect to the related Monthly Period 0.075000 \_\_\_\_\_ (1) The Fixed Investor Percentage with N/A respect to the related Monthly Period \_\_\_\_\_ (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 N/A respect to the related Monthly Period \_\_\_\_\_

#### 3. Delinguent 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:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

#### 4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 2,732,056.74
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,322,248.18
(c)	The Class B Investor Default Amount for the related Monthly Period	\$204,904.28
(d)	The Collateral Default Amount for the related Monthly Period	\$204,904.28
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00

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

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

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
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\$58,593.75

	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral	
		Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00 
	( -1 )	The Class B Investor Interest as of the	
	(d)	close of business on this Distribution Date	\$56,250,000.00 
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly	
		Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the	
	(u)	Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,546,302.28 
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$754,085.72
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$754,085.72

\$754**,**085.72 -----

### 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	\$8,944,73	9.78
		(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	\$789,241.	97
		(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	\$789,241.	97
	11.	Port	folio Yield		
		(-)	The Portfolio Yield for the related Monthly Period		12.47%
		(b)	The Portfolio Adjusted Yield		4.41%
c.	LIBC	DR Det	erminations		

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997:	
Class A and Class B determination -	5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

</TEXT> </DOCUMENT> <DOCUMENT> <TYPE>EX-20.18 <SEQUENCE>19 <TEXT>

CLASS A CUSIP 55262T BL6 CLASS B CUSIP 55262T BM4 Exhibit 20.18

SERIES 1996-G

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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).
  - The amount of distribution in respect of Class A Monthly Principal
  - The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates
    - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of

\$45,905,524.15

\$0.000000

\$0.000000

\$0.000000

\$4.201410

\$0.000000

\$0.000000

\$4.328910

\$0.000000

\$0.000000

\$4.778596

\$0.000000

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		the Class B Certificates	\$4,050,487.55
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,050,487.55
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23 
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00 
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00 
	(h)	The Floating Investor Percentage with respect to the period:	
		February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997	
	(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

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

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#### 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:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(C)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,821,371.05
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,548,165.43
(c)	The Class B Investor Default Amount for the related Monthly Period	\$136,602.81
(d)	The Collateral Default Amount for the related Monthly Period	\$136,602.81
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00

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

\$ 0.00

(d) The aggregate amount of Class B

Investor Charge Offs set forth in
5 (c) above per \$1,000 of original
certificate principal amount

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

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$442,708.33

\$39,062.50

\$39,062.50

\$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 \$37,500,000.00 Date \_\_\_\_\_ (d) The Class B Investor Interest as of the close of business on this Distribution \$37,500,000.00 Date \_\_\_\_\_ 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 \$ 0.00 Transfer Date \_\_\_\_\_ (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 \$ 0.00 related Transfer Date \_\_\_\_\_ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account \$5,697,534.58 on the related Transfer Date \_\_\_\_\_ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$502**,**723.69 \_\_\_\_\_ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$502**,**723.69

#### 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, alloca in respect of the Class A Cert			
(d)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed duri related Monthly Period which w allocated in respect of the Cl Certificates	l Annual .ng the /ere		
(c)	Finance Charge Receivables and Membership Fees processed duri related Monthly Period which w	ctions of Annual .ng the zere		
	allocated in respect of the Co Interest	\$526,161.19 		
11. Por	folio Yield			
(a)	The Portfolio Yield for the rel Monthly Period	1	2.47%	
(b)	The Portfolio Adjusted Yield		.39%	
Floating	Rate Determinations			
-				
	tes for the Interest Period of 18, 1997 through March 16, 1997	: 5.42188%		
	al Interest Determination for th	le Interest		
	14, 1997 to March 14, 1997: 5.	41797%		
		MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer		
		By: Marguerite M. Boyla Name: Marguerite M. Bo Title: Vice President		
  <document> <type>EX-20. <sequence>20 <text></text></sequence></type></document>	19			
CLASS A CUSI CLASS B CUSI		Exhibit 2	0.19	
ORM OF MONT	HLY CERTIFICATEHOLDERS' STATEMEN	Т		
ERIES 1996-1	ł			
IBNA AMERICA	BANK, NATIONAL ASSOCIATION			
IBNA MASTER (	CREDIT CARD TRUST II			
MONTHLY PERI	DD ENDING FEBRUARY 28, 1997			

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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
- 3. The amount of distribution in respect of Collateral Monthly Principal

\$0.000000 \_\_\_\_\_

\$0.000000

\$0.000000

4. The amount of distribution in respect of Collateral Monthly Interest

\$4.602866 \_\_\_\_\_

\_\_\_\_\_

5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

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
- 2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts
- 3. The amount of the current monthly accumulation in respect of Class A Additional Interest
- 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest
- 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts
- 6. The amount of the current monthly accumulation in respect of Class B Additional Interest

\$4.202933 \_\_\_\_\_

\$0.000000 -----

\$0.000000 \_\_\_\_\_

\$4.330433 \_\_\_\_\_

\$ 0.000000 \_\_\_\_\_

\$0.000000 \_\_\_\_\_

- с. Information Regarding the Current Quarterly Interest Distribution
- 1. The total amount of distribution from the Interest Funding Account
  - 2. The amount of the current quarterly interest distribution in respect of Class A
  - 3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount
  - 4. The amount of the current quarterly interest distribution in respect of

\$ 0.00 \_\_\_\_\_

\_\_\_\_\_

\$ 0.00

\$ 0.000000 \_\_\_\_\_ Class B

\$ 0.00

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

\$ 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

\$110,173,258.88

\$9,721,170.43

\$9,721,170.43

\$25,119,592,718.23

\$1,200,000,000.00

\$1,200,000,000.00

\_\_\_\_\_

\$1,020,000,000.00

\_\_\_\_\_

\_\_\_\_\_

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 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
  - (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
  - (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
  - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
  - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period

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\$1,020,000,000.00

\$90,000,000.00

\$90,000,000.00

(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997 5.16%	
	February 4, 1997 through February 28, 1997 4.83%	
(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
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$4,371,290.73
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,715,597.05
(c)	The Class B Investor Default Amount for the related Monthly Period	\$327,846.84
(d)	The Collateral Default Amount for the related Monthly Period	\$327,846.84

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

\$ 0.00 -----

N/A \_\_\_\_\_

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

\$ 0.00 \$ 0.00 \$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$1,062,500.00

\$93,750.00

Fee payable by the Trust to the Servicer for the related Monthly Period

\$93,750.00

\$750,000.00

\$ 0.00

\$ 0.00

\_\_\_\_\_

\_\_\_\_\_

\$90,000,000.00

\$90,000,000.00

\$ 0.00

\$ 0.00

\$ 0.00

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\_\_\_\_\_

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\_\_\_\_\_

\_\_\_\_\_

- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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)
  - (b) The Accumulation Shortfall with respect to the related Monthly Period
  - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
  - (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)
  - (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date
  - (c) The aggregate amount deposited into the Interest Funding Account with

\$4,286,991.15

\$4,676,730.08

	respect to the Class B Certificates on the related Transfer Date	\$389,738.93
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$
10. Ava	ilable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$13,674,083.39
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,206,536.96
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,206,536.96 
11. Col	lection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$14,311,583.39
(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	\$1,262,786.96
(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	\$1,262,786.96
12. Por	tfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.47%
(b)	The Portfolio Adjusted Yield	4.51%
LIBOR De	terminations	
LIBOR ra	tes for the related Interest Period:	
Class A	and Class B determination -	5.50391%
Collater	al Interest determination -	5.41797%

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MBNA AMERICA BANK,
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NATIONAL ASSOCIATION, Servicer

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

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CLASS A CUSIP 55262T BR3 CLASS B CUSIP 55262T BS1 Exhibit 20.20

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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
  - 2. The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - 5. The amount of distribution in respect of Class A Deficiency Amounts
  - The amount of distribution in respect of Class A Additional Interest
  - The amount of distribution in respect of Class B Monthly Interest
  - The amount of distribution in respect of Class B Deficiency Amounts

\$4.336410

\$0.000000

\$0.000000

\$0.000000

\$4.178910

\$0.000000

\$0.000000

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\$0.000000

9.		amount of distribution in respect lass B Additional Interest	\$0.000000
10.		amount of distribution in respect Collateral Monthly Interest	\$4.641754
11.	of a	amount of distribution in respect my accrued and unpaid Collateral hly Interest	\$0.000000
Inf	ormat	ion Regarding the Performance of the Trust	
1.	Coll	ection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$91,811,050.61
	(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	\$8,100,975.01
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,100,975.01
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23 
	(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	

в.

	of the related Monthly Period	\$75,000 	,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$75,000 	,000.00
(h)	The Floating Investor Percentage with respect to the period:		
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997		
(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
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

### 3. Delinquent Balances

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

			Percentage of Total Receivables	Account
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

### 4. Investor Default Amount

(a)	The	Aggı	regate	Ιı	nvestor	D	efault	Amount
	for	the	relate	ed	Monthly	Y	Period	

\$ 3,642,742.22

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(b) The Class A Investor Default Amount for the related Monthly Period
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\$3,096,330.90

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

\$273,205.66

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

\$273,205.66

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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 \$78,125.00 Period \_\_\_\_\_ (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly \$78,125.00 Period \_\_\_\_\_ (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$625,000.00 \_\_\_\_\_ 7. Reallocations (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 \$75,000,000.00 Date \_\_\_\_\_ (d) The Class B Investor Interest as of the close of business on this Distribution \$75,000,000.00 Date \_\_\_\_\_ 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 \$ 0.00 Period \_\_\_\_\_ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date -----(d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date from the Reserve Account \_\_\_\_\_ (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the

related Transfer Date

\$ 0.00

	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,395,069.74 
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,005,447.26
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,005,447.26
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$11,926,319.74
	(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	\$1,052,322.26
	(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	\$1,052,322.26
11.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.47%
	(b)	The Portfolio Adjusted Yield	4.43%
LIBC	DR De	terminations	
LIBC	DR ra	tes for the Interest Period of	
F€		ry 18, 1997 through March 16, 1997: s A and Class B determination -	5.42188%
F€		ry 14, 1997 to March 14, 1997: ateral Interest determination -	5.41797%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

### 9. Available Funds

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CLASS A CUSIP 55262T BT9 CLASS B CUSIP 55262T BU6 Exhibit 20.21

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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 \$4.163910 \_\_\_\_\_ 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 \$4.328910 \_\_\_\_\_ 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

10. The amount of distribution in respect of Collateral Monthly Interest

\$0.000000

\_\_\_\_\_

\$4.680643 \_\_\_\_\_ 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$91,811,050.61

\$8,100,975.01

\$8,100,975.01

\$25,119,592,718.23

\$1,000,000,000.00

\$1,000,000,000.00

\$850,000,000.00

\$850,000,000.00

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\_\_\_\_\_

- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates
    - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
    - (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. 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
    - (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
    - (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
    - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
    - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
    - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
    - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period

\$75,000,000.00 \_\_\_\_\_

\$75,000,000.00

(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997 4.30% February 4, 1997 through February 28, 1997 4.03%	
(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
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A 
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

### 3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

# 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,642,742.22
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,096,330.90
(c)	The Class B Investor Default Amount for the related Monthly Period	\$273,205.66
(d)	The Collateral Default Amount for the related Monthly Period	\$273,205.66

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

\$ 0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing

\$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ \$ 0.00 \_\_\_\_\_ Fee payable by the Trust to the Servicer for the related Monthly Period

\$885,416.67

\$78,125.00

\$78,125.00

\$625,000.00

\$ 0.00

\$ 0.00

\$75,000,000.00

\$75,000,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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

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(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period

7. Reallocations

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

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

(c) The Collateral Interest as of the close of business on this Distribution Date

(d) The Class B Investor Interest as of the close of business on this Distribution Date

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)

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

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

 (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

9. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$11,395,069.74

		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,005,44	7.26
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,005,44	7.26
	10.	Col	lection of Finance Charge Receivables		
		(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$11,926,3	19.74
		(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	\$1,052,32	2.26
		(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	\$1,052,32	2.26
	11.	Por	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		12.47%
		(b)	The Portfolio Adjusted Yield		4.44%
c.	LIB	OR De	terminations		
	LIB	OR ra	tes for the Interest Period of		
	F		ry 18, 1997 through March 16, 1997: s A and Class B determination -	5.42188%	-
	F		ry 14, 1997 to March 14, 1997: ateral Interest determination -	5.41797%	_

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President <DOCUMENT> <TYPE>EX-20.22 <SEQUENCE>23 <TEXT>

CLASS A CUSIP 55262TBX0 CLASS B CUSIP 55262TBY8 Exhibit 20.22

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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).
  - The amount of distribution in respect of Class A Monthly Principal
  - The amount of distribution in respect of Class B Monthly Principal
  - 3. The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Interest
  - The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

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

- The amount of the current monthly accumulation in respect of Class A Monthly Interest
- The amount of the current monthly accumulation in respect of Class A Deficiency Amounts
- The amount of the current monthly accumulation in respect of Class A Additional Interest
- The amount of the current monthly accumulation in respect of Class B Monthly Interest
- The amount of the current monthly accumulation in respect of Class B Deficiency Amounts
- The amount of the current monthly accumulation in respect of Class B Additional Interest

\$4.150432

\$0.000000

\$0.000000

\$0.000000

\$4.570718

\$0.000000

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\$0.000000

\$0.000000

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\$4.307933

\$ 0.000000

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\$0.000000

\$ 0.00

\$ 0.00

\$ 0.000000

\$ 0.000000

\$ 0.00

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- C. Information Regarding the Current Quarterly Interest Distribution
  - 1. The total amount of distribution from the Interest Funding Account
  - The amount of the current quarterly interest distribution in respect of Class A
  - 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
  - The amount of the current quarterly interest distribution in respect of Class B
  - 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
- D. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables

2

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	CAE 00E E24 1E
	the class A certificates	\$45,905,524.15 
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$4,050,487.55
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,050,487.55 
. Pri	ncipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23 
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-L 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-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of	

the related Monthly Period

\$425,000,000.00

(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997	2.15%
	February 4, 1997 through February 28, 1997	2.01%
(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
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	 N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	 N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

## 3. Delinquent Balances

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

			Percentage of Total	Aggregate Account
			Receivables	Balance
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

### 4. Investor Default Amount

			-	
	for the relate	ed Monthly Period	\$1	,821,371.05
(a)	The Aggregate	Investor Default	Amount	

(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,548,165.43
(c)	The Class B Investor Default Amount for the related Monthly Period	\$136,602.81
(d)	The Collateral Default Amount for the related Monthly Period	\$136,602.81
Inve	stor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate	

5.

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 \$442,708.33 Period \_\_\_\_\_ (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly \$39,062.50 Period \_\_\_\_\_ (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly \$39,062.50 Period \_\_\_\_\_ (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the \$312,500.00 related Monthly Period \_\_\_\_\_ 7. Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to \$ 0.00 this Distribution Date \_\_\_\_\_ (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 \$37,500,000.00 Date \_\_\_\_\_ (d) The Class B Investor Interest as of the close of business on this Distribution \$37,500,000.00 Date \_\_\_\_\_ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) \_\_\_\_\_ (b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00 \_\_\_\_\_ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date \_\_\_\_\_ (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)

The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date \$1,925,481.28

\$161,547.47

\$ 0.00

\$5,697,534.58

\$502,723.69

\$502,723.69

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\$1,763,933.81

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- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
- 10. Available Funds

(b)

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

#### 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 \$5,963,159.58
- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (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

\$526,161.19

\$526,161.19

#### 12. Portfolio Yield

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

#### E. LIBOR Determinations

LIBOR rates for the related Interest Period:

Class A and Class B determination -	5.50391%
Collateral Interest determination -	5.41797%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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CLASS A CUSIP 55262TBV4 CLASS B CUSIP 55262TBW2 Exhibit 20.23

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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

\$0.000000

- 3. The amount of distribution in respect of Collateral Monthly Principal
- The amount of distribution in respect of Collateral Monthly Interest

\$4.763088

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 The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.00000

\$4.225432

\$0.000000

\$0.000000

\$4.390433

\$ 0.000000

\$0.000000

\$ 0.00

\$ 0.00

\$ 0.000000

\$ 0.00

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

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

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

- The amount of the current monthly accumulation in respect of Class A Additional Interest
- The amount of the current monthly accumulation in respect of Class B Monthly Interest
- The amount of the current monthly accumulation in respect of Class B Deficiency Amounts
- The amount of the current monthly accumulation in respect of Class B Additional Interest
- C. Information Regarding the Current Quarterly Interest Distribution
  - The total amount of distribution from the Interest Funding Account
  - The amount of the current quarterly interest distribution in respect of Class A
  - 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
  - The amount of the current quarterly interest distribution in respect of Class B

 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

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- 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

\$45,905,524.15

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

\$4,050,487.55

(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. 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
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00
- (h) The Floating Investor Percentage with respect to the period: February 1, 1997 through February 3, 1997 2.15% February 4, 1997 through February 28, 1997 2.01%
- (i) The Class A Floating Allocation with respect to the related Monthly Period
- (j) The Class B Floating Allocation with respect to the related Monthly period
- (k) The Collateral Floating Allocation with respect to the related Monthly Period
- (1) The Fixed Investor Percentage with respect to the related Monthly Period
- (m) The Class A Fixed Allocation with respect to the related Monthly Period
- (n) The Class B Fixed Allocation with respect to the related Monthly Period

\$4,050,487.55 \_\_\_\_\_

\$25,119,592,718,23 \_\_\_\_\_

#### \$500,000,000.00 \_\_\_\_\_

\$500,000,000.00 -----

\$425,000,000.00 \_\_\_\_\_

\$425,000,000.00 \_\_\_\_\_

\$37,500,000.00 \_\_\_\_\_

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0.850000

0.075000 \_\_\_\_\_

N/A \_\_\_\_\_

N/A

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:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(C)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

#### 4. Investor Default Amount

- (a) The Aggregate Investor Default Amount for the related Monthly Period \$1,821,371.05
- (b) The Class A Investor Default Amount for the related Monthly Period
- (c) The Class B Investor Default Amount for the related Monthly Period
- (d) The Collateral Default Amount for the related Monthly Period

#### 5. Investor Charge Offs

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

\$ 0.00

\$1,548,165.43

\$136,602.81

\$136,602.81

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

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\$ 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
- The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date
- 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
  - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
  - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
  - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
  - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
  - (c) The Collateral Interest as of the close of business on this Distribution Date
  - (d) The Class B Investor Interest as of the close of business on this Distribution Date

\$ 0.00 \_\_\_\_\_

\$ 0.00

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\$ 0.00

\$ 0.00

\$ 0.00

\_\_\_\_\_

\$ 0.00

\$442,708.33

\$39,062.50

\$39,062.50

\$312,500.00

\$ 0.00

\$ 0.00

\$37,500,000.00

\$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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\$ 0.00

\$ 0.00

\$ 0.00

\_\_\_\_\_

- (b) The Accumulation Shortfall with respect to the related Monthly Period
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
- (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

### 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)
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date

#### 10. Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

-----

\$1,960,450.03

\$1,795,808.81

\_\_\_\_\_

\_\_\_\_\_

\$164,641.22 \$ 0.00

\$5,697,534.58

\$502,723.69

\$502,723.69

	(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	\$5,963,	159.58
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$526,16	1.19
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$526,16 	1.19
	12. Por	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		12.47%
	(b)	The Portfolio Adjusted Yield		N/A
E.		eterminations ates for the related Interest Period:		

Class A and Class B determination -	5.50391%
Collateral Interest determination -	5.41797%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

</TEXT> </DOCUMENT> <DOCUMENT> <TYPE>EX-99.1 <SEQUENCE>25 <TEXT>

Exhibit 99.1

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-A

5.59245%

Excess Protection Level 3 Month Average 4.90% February, 1997 5.39% January, 1997 3.81% December, 1996 5.50%	
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.08%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$ 25,119,592,718.23
Investor Participation Amount	\$ 760,000,000.00
Seller Participation Amount	\$ 4,129,965,199.74

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### Exhibit 99.2

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-B

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity 9/15/99

Blended Coupon

Excess Protection Level 3 Month Average 4.92% February, 1997 5.42% January, 1997 3.84% December, 1996 5.50%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 7.05%

Over 35 Day Delinquency 4.65%

Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$ 25,119,592,718.23
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,129,965,199.74

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Exhibit 99.3

### MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity	11/15/01
Blended Coupon	5.7296%
Excess Protection Level 3 Month Average 4.81% February, 1997 5.31% January, 1997 3.71% December, 1996 5.41%	
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.16%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$ 25,119,592,718.23
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,129,965,199.74

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Expected B Maturity	11/17/97		
Blended Coupon	5.58078%		
Excess Protection Level 3 Month Average 5.01% February, 1997 5.45% January, 1997 4.01% December, 1996 5.59%			
Cash Yield	16.84%		
Investor Charge Offs	4.37%		
Base Rate	7.02%		
Over 35 Day Delinquency	4.65%		
Seller's Interest	16.44%		
Total Payment Rate	12.64%		
Total Principal Balance	\$ 25,119,592,718.23		
Investor Participation Amount	\$ 1,000,000,000.00		
Seller Participation Amount	\$ 4,129,965,199.74		
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Exhibit 99.5			
MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A KEY PERFORMANCE FACTORS February 28, 1997			
Expected B Maturity	9/15/04		
Blended Coupon	5.7371%		
Excess Protection Level 3 Month Average 4.81% February, 1997 5.31% January, 1997 3.71% December, 1996 5.41%			
Cash Yield	16.84%		
Investor Charge Offs	4.37%		

Base Rate	7.16%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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### Exhibit 99.6

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity 06/15/00

Blended Coupon 5.6187%

Excess Protection Level 3 Month Average 4.92% February, 1997 5.41% January, 1997 3.84% December, 1996 5.53%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 7.06%

Over 35 Day Delinquency 4.65%

16.44%

12.64%

\$750,000,000.00

Seller's Interest

Total Payment Rate

Total Principal Balance \$25,119,592,718.23

Investor Participation Amount

Seller Participation Amount \$4,129,965,199.74

<DOCUMENT> <TYPE>EX-99.7 <SEQUENCE>31 <TEXT>

Exhibit 99.7

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity	7/15/05
Blended Coupon	7.0188%
Excess Protection Level 3 Month Average 4.87% February, 1997 5.37% January, 1997 3.78% December, 1996 5.48%	
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.10%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$4,129,965,199.74

7/17/00

6.6097%

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Exhibit 99.8

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity

Blended Coupon

Excess Protection Level

3 Month Average 5.01% February, 1997 5.49% January, 1997 3.93% December, 1996 5.61%				
Cash Yield	16.84%			
Investor Charge Offs	4.37%			
Base Rate	6.98%			
Over 35 Day Delinquency	4.65%			
Seller's Interest	16.44%			
Total Payment Rate	12.64%			
Total Principal Balance	\$25,119,592,718.23			
Investor Participation Amount	\$500,000,000.00			
Seller Participation Amount	\$4,129,965,199.74			
  <document> <type>EX-99.9 <sequence>33 <text></text></sequence></type></document>				
Exhibit 99.9				
MENA MASTER CREDIT CARD TRUST II SERIES 1995-E				
MENA MASTER CREDIT CARD TRUST II SERIES 1995-E KEY PERFORMANCE FACTORS February 28, 1997				
KEY PERFORMANCE FACTORS	09/16/2002			
KEY PERFORMANCE FACTORS February 28, 1997	09/16/2002 5.6792%			
KEY PERFORMANCE FACTORS February 28, 1997 Expected B Maturity				
KEY PERFORMANCE FACTORS February 28, 1997 Expected B Maturity Blended Coupon Excess Protection Level 3 Month Average 4.86% February, 1997 5.36% January, 1997 3.77%				
<pre>KEY PERFORMANCE FACTORS February 28, 1997 Expected B Maturity Blended Coupon Excess Protection Level 3 Month Average 4.86% February, 1997 5.36% January, 1997 3.77% December, 1996 5.47%</pre>	5.6792%			
KEY PERFORMANCE FACTORS February 28, 1997 Expected B Maturity Blended Coupon Excess Protection Level 3 Month Average 4.86% February, 1997 5.36% January, 1997 3.77% December, 1996 5.47% Cash Yield	5.6792% 16.84%			
KEY PERFORMANCE FACTORS February 28, 1997 Expected B Maturity Blended Coupon Excess Protection Level 3 Month Average 4.86% February, 1997 5.36% January, 1997 3.77% December, 1996 5.47% Cash Yield Investor Charge Offs	5.6792% 16.84% 4.37%			

Total Payment Rate 12.64%

Total Principal Balance

\$4,129,965,199.74

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Exhibit 99.10

### MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

### KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity	09/15/00
Blended Coupon	7.2622%
Excess Protection Level 3 Month Average 4.11% February, 1997 3.93% January, 1997 3.67% December, 1996 4.75%	
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	8.54%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

	Expected B Maturity	11/15/00	
	Blended Coupon	5.6174%	
	Excess Protection Level 3 Month Average 4.92% February, 1997 5.41% January, 1997 3.84% December, 1996 5.53%		
	Cash Yield	16.84%	
	Investor Charge Offs	4.37%	
	Base Rate	7.06%	
	Over 35 Day Delinquency	4.65%	
	Seller's Interest	16.44%	
	Total Payment Rate	12.64%	
	Total Principal Balance	\$25,119,592,718.23	
	Investor Participation Amount	\$750,000,000.00	
	Seller Participation Amount	\$4,129,965,199.74	
<sequen <text> Exhibit</text></sequen 	IENT> INT> IX-99.12 ICE>36		
KEY PERFORMANCE FACTORS February 28, 1997			
	Expected B Maturity	12/16/02	
	Blended Coupon	5.6878%	
	Excess Protection Level 3 Month Average 4.85% February, 1997 5.35% January, 1997 3.76% December, 1996 5.46%		
	Cash Yield	16.84%	

Investor Charge Offs 4.37%

7.12% Base Rate

4.65% Over 35 Day Delinquency

Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.13

# MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

Expected B Maturity	3/17/03
Blended Coupon	5.6591%

Excess Protection Level 3 Month Average 4.88% February, 1997 5.38% January, 1997 3.79% December, 1996 5.49%	
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.09%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$700,000,000.00
Seller Participation Amount	\$4,129,965,199.74

Exhibit 99.14

### MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity		4/17/06
Blended Coupon		5.7246%
Excess Protection Level 3 Month Average 4.82% February, 1997 5.32% January, 1997 3.72% December, 1996 5.42%		
Cash Yield	16.84%	
Investor Charge Offs	4.37%	
Base Rate	7.15%	
Over 35 Day Delinquency	4.65%	
Seller's Interest	16.44%	
Total Payment Rate	12.64%	
Total Principal Balance	\$25,119,592,71	8.23
Investor Participation Amount	\$500,000,000.0	D
Seller Participation Amount	\$4,129,965,199	.74

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### Exhibit 99.15

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

Expected B Maturity	4/16/01
Blended Coupon	5.6001%
Excess Protection Level 3 Month Average 4.94% February, 1997 5.43% January, 1997 3.86% December, 1996 5.55%	

Investor Charge Offs	4.37%
Base Rate	7.04%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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# Exhibit 99.16

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

Expected B Maturity	05/15/01
Blended Coupon	5.6049%
Excess Protection Level 3 Month Average 4.94% February, 1997 5.43% January, 1997 3.86% December, 1996 5.54%	
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.04%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,129,965,199.74

# Exhibit 99.17

### MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity	06/16/03
Blended Coupon	5.6318%
Excess Protection Level 3 Month Average 4.91% February, 1997 5.40% January, 1997 3.83% December, 1996 5.51%	
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.07%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.18

### MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

Expected B Maturity	8/15/06

Excess Protection Level 3 Month Average 4.89% February, 1997 5.36% January, 1997 3.85% December, 1996 5.46%	
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.11%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.19

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS FEBRUARY, 1997

Expected B Maturity

09/17/01

Blended Coupon

5.6402%

Excess Protection Level 3 Month Average 5.01% February, 1997 5.38% January, 1997 3.98%