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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: September 12, 1997

# MBNA AMERICA BANK, NATIONAL ASSOCIATION ON BEHALF OF THE

MBNA MASTER CREDIT CARD TRUST II

(Exact name of registrant as specified in its charter)

United States 333-17253 51-0331454

-----(State or other (Commission File (IRS Employer jurisdiction of Number) Identification No.) incorporation)

Wilmington, DE 19884-0781

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(Address of principal executive office)

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

# 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 August 31, 1997.
- $20.2\,$  Series 1994-B Certificateholders' Statement for the month ended August 31, 1997.
- $20.3\,$  Series 1994-C Certificateholders' Statement for the month ended August 31, 1997.
- 20.4 Series 1994-D Certificateholders' Statement for the month ended August 31, 1997.
- $20.5\,\,$  Series 1995-A Certificateholders' Statement for the month ended August 31, 1997.
- $20.6\,$  Series 1995-B Certificateholders' Statement for the month ended August 31, 1997.
- 20.7 Series 1995-C Certificateholders' Statement for the month ended August 31, 1997.
- $20.8\,$  Series 1995-D Certificateholders' Statement for the month ended August 31, 1997.
- $20.9\,$  Series 1995-E Certificateholders' Statement for the month ended August 31, 1997.
- 20.10 Series 1995-F Certificateholders' Statement for the month ended August 31, 1997.
- 20.11 Series 1995-I Certificateholders' Statement for the month ended August 31, 1997.
- 20.12 Series 1995-J Certificateholders' Statement for the month ended August 31, 1997.
- 20.13 Series 1996-A Certificateholders' Statement for the month ended August 31, 1997.

- 20.14 Series 1996-B Certificateholders' Statement for the month ended August 31, 1997.
- 20.15 Series 1996-C Certificateholders' Statement for the month ended August 31, 1997.
- 20.16 Series 1996-D Certificateholders' Statement for the month ended August 31, 1997.
- 20.17 Series 1996-E Certificateholders' Statement for the month ended August 31, 1997.
- 20.18 Series 1996-G Certificateholders' Statement for the month ended August 31, 1997.
- 20.19 Series 1996-H Certificateholders' Statement for the month ended August 31, 1997.
- 20.20 Series 1996-J Certificateholders' Statement for the month ended August 31, 1997.
- $20.21\,$  Series 1996-K Certificateholders' Statement for the month ended August 31, 1997.
- 20.22 Series 1996-L Certificateholders' Statement for the month ended August 31, 1997.
- 20.23 Series 1996-M Certificateholders' Statement for the month ended August 31, 1997.
- 20.24 Series 1997-B Certificateholders' Statement for the month ended August 31, 1997.
- 20.25 Series 1997-C Certificateholders' Statement for the month ended August 31, 1997.
- 20.26 Series 1997-E Certificateholders' Statement for the month ended August 31, 1997.
- 20.27 Series 1997-F Certificateholders' Statement for the month ended August 31, 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 August 31, 1997.
- 99.2. Series 1994-B Key Performance Factors for the month ended August 31, 1997.
- 99.3. Series 1994-C Key Performance Factors for the month ended August 31, 1997.
- $99.4\,.$  Series 1994-D Key Performance Factors for the month ended August 31, 1997.
- 99.5. Series 1995-A Key Performance Factors for the month ended August 31, 1997.
- 99.6. Series 1995-B Key Performance Factors for the month ended August  $31,\ 1997.$
- 99.7. Series 1995-C Key Performance Factors for the month ended August 31. 1997.
- $99.8\,.$  Series 1995-D Key Performance Factors for the month ended August 31, 1997.
- 99.9. Series 1995-E Key Performance Factors for the month ended August 31, 1997.
- 99.10. Series 1995-F Key Performance Factors for the month ended August 31, 1997.
- 99.11. Series 1995-I Key Performance Factors for the month ended August 31. 1997.
- $99.12.\,$  Series 1995-J Key Performance Factors for the month ended August 31, 1997.
  - 99.13. Series 1996-A Key Performance Factors for the month ended August

31,	1997.										
31,	99.14. 1997.	Series	1996-В	Кеу	Performance	Factors	for	the	month	ended	August
31,	99.15. 1997.	Series	1996-C	Key	Performance	Factors	for	the	month	ended	August
31,	99.16. 1997.	Series	1996-D	Key	Performance	Factors	for	the	month	ended	August
31,	99.17. 1997.	Series	1996-Е	Кеу	Performance	Factors	for	the	month	ended	August
31,	99.18. 1997.	Series	1996-G	Key	Performance	Factors	for	the	month	ended	August
31,	99.19. 1997.	Series	1996-Н	Key	Performance	Factors	for	the	month	ended	August
31,	99.20. 1997.	Series	1996-Ј	Key	Performance	Factors	for	the	month	ended	August
31,	99.21. 1997.	Series	1996-К	Кеу	Performance	Factors	for	the	month	ended	August
31,	99.22. 1997.	Series	1996-L	Key	Performance	Factors	for	the	month	ended	August
31,	99.23. 1997.	Series	1996-M	Кеу	Performance	Factors	for	the	month	ended	August
31,	99.24. 1997.	Series	1997-В	Key	Performance	Factors	for	the	month	ended	August
31,	99.25. 1997.	Series	1997-C	Key	Performance	Factors	for	the	month	ended	August
31,	99.26. 1997.	Series	1997-E	Key	Performance	Factors	for	the	month	ended	August
31,	99.27. 1997.	Series	1997-F	Key	Performance	Factors	for	the	month	ended	August

### 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: September 12, 1997

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: Marguerite M. Boylan

Name: Marguerite M. Boylan Title: First Vice President

\$ 5.340904

\$ 0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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 \$ 4.990139 5. The amount of distribution in respect \$ 0.000000 of Class A Deficiency Amounts 6. The amount of distribution in respect of Class A Additional Interest \$ 0.000000 7. The amount of distribution in respect \$ 5.162361 of Class B Monthly Interest 8. The amount of distribution in respect of Class B Deficiency Amounts \$ 0.000000 9. The amount of distribution in respect of Class B Additional Interest \$ 0.000000 10. The amount of distribution in respect

B. Information Regarding the Performance of the Trust

of Collateral Monthly Interest

11. The amount of distribution in respect of any accrued and unpaid Collateral

Monthly Interest

1. Collection of Principal Receivables

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of	
	the Class A Certificates	\$74,324,587.39
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,844,376.54
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,261,595.89 
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	\$30,603,901,306.35 
(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: August 1, 1997 through August 31, 1997	2.52%
(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 Allocat with respect to the related Mon Period		0.085000
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wi to the related Monthly Period	th respect	N/A 
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 
The were	nquent Balances aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.84%	571,594,962.50
(b)	65 - 94 days:	0.90%	280,562,233.12
(c)	95 - 124 days:	0.65%	201,330,856.91
(d)	125 - 154 days:	0.49%	153,248,000.77
(e)	155 or more days:	0.78%	243,252,188.73
	Total	4.66%	1,449,988,242.03
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,067,014.03
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,668,302.24
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$138,015.64
(d)	The Collateral Default Amount f the related Monthly Period	or	\$260,696.15
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

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(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	
(1)	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- 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 principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
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	\$688,750.00
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$35,625.00

(c) The amount of the Collateral Servicing Fee payable by the Trust to the

		Servicer for the related Monthly Period	\$67,291.67
7.	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	\$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.	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
	(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	\$9,209,787.99
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$476,368.53
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$899,806.69
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	\$9,623,037.99
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual	<b>-</b>

Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates

\$497,743.53

(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

\$940,181.69

11. Portfolio Yield

Interest

(a) The Portfolio Yield for the related Monthly Period

12.62%

(b) The Portfolio Adjusted Yield

4.16%

C. LIBOR Determinations

LIBOR rates for the Interest Period of August 15, 1997 through September 14, 1997:

Class A and Class B determination -

5.62500%

Collateral Interest determination -

5.65234%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEM	ENT
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SERIES 1994-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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).

	of distribution in respect Monthly Principal	\$0.00000
	of distribution in respect	
	Monthly Principal	\$0.00000
	of distribution in respect ral Monthly Principal	\$0.00000
	of distribution in respect Monthly Interest	\$4.819455
	of distribution in respect Deficiency Amounts	\$0.000000
	of distribution in respect Additional Interest	\$0.000000
	of distribution in respect Monthly Interest	\$5.145139
	of distribution in respect Deficiency Amounts	\$0.000000
	of distribution in respect Additional Interest	\$0.000000
	of distribution in respect ral Monthly Interest	\$5.340904
of any acc	of distribution in respect rued and unpaid Collateral	\$0.00000
Monthly In	rerest	şu.uuuuu

- 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	\$97,795,508.17
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$5,058,389.43
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,554,732.12
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	\$30,603,901,306.35 
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	August 1, 1997 through August 31, 1997	3.31%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000

Period

(j)	The Class B Floating Allocation with respect to the related Mon		0.045000
(k)	The Collateral Floating Allocat with respect to the related Mon Period		0.085000
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A 
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 
Deli	nquent Balances		
were	aggregate amount of outstanding adelinguent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	
(a)	35 - 64 days:	1.84%	571,594,962.50
(b)	65 - 94 days:	0.90%	280,562,233.12
(c)	95 - 124 days:	0.65%	201,330,856.91
(d)	125 - 154 days:	0.49%	153,248,000.77
(e)	155 or more days:	0.78%	243,252,188.73
	Total	4.66%	1,449,988,242.03
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$4,035,544.67
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$3,510,923.89
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$181,599.56
(d)	The Collateral Default Amount f the related Monthly Period	or	\$343,021.22
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

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\$ 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 principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
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	\$906,250.00
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ <b>46,</b> 875.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly	

Period \$88,541.67

7. Reallocations

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

this Distribution Date

\$ 0.00

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

\$ 0.00

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

\$85,000,000.00

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

\$45,000,000.00

8. Principal Funding Account

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

\$ 0.00

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

\$ 0.00

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

\$ 0.00

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

\$ 0.00

(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.

\$ 0.00

9. Available Funds

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

\$12,118,142.02

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

\$626,800.53

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

\$1,183,956.35 -----

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any,

withdrawn from the Reserve Accounthe Net Swap Receipt, if any, all in respect of the Class A Certifi	ocated
(b) The aggregate amount of Collectic Finance Charge Receivables and An Membership Fees processed during related Monthly Period which were allocated in respect of the Class Certificates	nnual the
(c) The aggregate amount of Collectic Finance Charge Receivables and An Membership Fees processed during related Monthly Period which were allocated in respect of the Colla Interest	nnual the
11. Swap Cash Flows	
(a) The amount of the Net Swap Receip for the related Transfer Date	\$ 0.00
(b) The amount of the Net Swap Paymen for the related Transfer Date	\$151,071.82 
12. Portfolio Yield	
(a) The Portfolio Yield for the relate Monthly Period	ed 12.62%
(b) The Portfolio Adjusted Yield	4.16%
Floating Rate Determinations	
LIBOR rates for the Interest Period of August 15, 1997 through September 14, 1997:	
Class B determination -	5.62500%
Collateral Interest determination -	5.65234%
The weighted average of the Treasury Bill Rates for the Interest Period:	
August 15, 1997 through September 14, 19	5.22452%

C.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

DODM	$\cap$	MONIMIT V	CERTIFICATEHOLDERS!	CHAMPADAM
r () KIVI	() P	INCHAIL H	CERTIFICATEHOLDERS.	STATEMENT

SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$5.059028
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.231250
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.393837
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	\$97,795,508.17 
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$5,058,389.43 
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,554,732.12 
2.	Prin	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	\$30,603,901,306.35 
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		August 1, 1997 through August 31, 1997	3.31%
	(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		
Deli	nquent Balances			
The	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:

		F	Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

#### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount

	for the related Monthly Period	\$4,035,544.67
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,510,923.89
(c)	The Class B Investor Default Amount for the related Monthly Period	\$181,599.56
(d)	The Collateral Default Amount for the related Monthly Period	\$343,021.22

# 5. Investor Charge Offs

- (a) The aggregate amount of Class A Investor Charge Offs for the related \$ 0.00 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 \$ 0.00
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(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 principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$906,250.00
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46,875.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$88,541.67

7.	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	\$85,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
8.	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 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	\$12,118,142.02
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$626,800.53
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,183,956.35
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	\$12,661,892.02

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(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

\$654,925.53

(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

\$1,237,081.35

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.62%

(b) The Portfolio Adjusted Yield

4.08%

#### C. LIBOR Determinations

LIBOR rates for the Interest Period of August 15, 1997 through September 14, 1997:

Class A and Class B determination -

5.62500%

Collateral Interest determination -

5.65234%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

FORM	OF	MONTHT.Y	CERTIFICATEHOLDERS!	STATEMENT

SERIES 1994-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$ 5.107500
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$ 5.145139
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$ 5.276827
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	\$97,795,508.17
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$5,058,389.43
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,554,732.12
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	\$30,603,901,306.35 
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-D as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00 
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-D as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00 
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,000.00 
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000,000.00 
	(h)	The Floating Investor Percentage with respect to the period:	
		August 1, 1997 through August 31, 1997	3.31%
	(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:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

#### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$4,035,544.67
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,510,923.89
(c)	The Class B Investor Default Amount for the related Monthly Period	\$181,599.56
(d)	The Collateral Default Amount for the related Monthly Period	\$343,021.22
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### 5. Investor Charge Offs

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

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

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

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
8.	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	\$12,661,892.02
	(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	\$654,925.53
	(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	\$1,237,081.35
9.	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 Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

# 10. Available Funds

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

	on the related Transfer Date	\$12,118,142.02 
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$626,800.53
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,183,956.35
11. Por	tfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.62%
(b)	The Portfolio Adjusted Yield	4.09%
Floating	g Rate Determinations	
	ates for the Interest Period of 15, 1997 through September 14, 1997:	
Class B	determination -	5.62500%
Collater	ral Interest determination -	5.65234%
	rage of the Federal Funds Rates for the	
Augu	st 15, 1997 through September 14, 1997	5.60129%

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MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$5.099793
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.254793
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.484238
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	\$56,232,416.04
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$2,908,572.83 
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,493,973.26 
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	\$30,603,901,306.35 
	(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:	
		August 1, 1997 through August 31, 1997	1.91%
	(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 Allocat		
	with respect to the related Mon Period	CIII Y	0.085000
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A 
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:	1.84%	571,594,962.50
(b)	65 - 94 days:	0.90%	280,562,233.12
(c)	95 - 124 days:	0.65%	201,330,856.91
(d)	125 - 154 days:	0.49%	153,248,000.77
(e)	-	0.78%	243,252,188.73
(-)	Total		1,449,988,242.03
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,320,438.29
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,018,781.22
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$104,419.75
(d)	The Collateral Default Amount f the related Monthly Period	or	\$197,237.32 
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

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(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 principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
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	\$521,093.75 
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45

# 7. Reallocations

6.

(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	\$7,280,587.76
	(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	\$376,582.09
	(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	\$711,322.05
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
	(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

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account \$6,967,931.51 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 \$360,410.21 -----(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$680,775.18 11. Portfolio Yield (a) The Portfolio Yield for the related 12.62% Monthly Period (b) The Portfolio Adjusted Yield 4.04% -----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of August 15, 1997 through September 14, 1997: 5.65234%

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MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$5.005071
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.142848
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.254044
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	\$73,346,629.44		
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,793,792.12 		
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7 <b>,</b> 166 <b>,</b> 051.65		
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	\$30,603,901,306.35 		
	(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:			40%		
	(i)	August 1, 1997 through August 31, 1997 2.49%			
	(1)	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		
Deli	nquent 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 Balance
(a)	35 - 64 days:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

# 4. Investor Default Amount

(a)	Aggregate Investor Default Amount the related Monthly Period	\$3,026,658.56
(b)	 Class A Investor Default Amount the related Monthly Period	\$2,633,192.87
(c)	Class B Investor Default Amount the related Monthly Period	\$136,199.67
(d)	 Collateral Default Amount for related Monthly Period	\$257,266.02

### 5. Investor Charge Offs

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

Aggregate

- (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 principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$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
Real	locations	
(a)	The amount of Reallocated Collateral	

6.

(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
(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
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 Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	
	. Goldlieddob	\$9,496,418.81
(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	\$491,194.13
	CELLITORECS	
(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	\$927,811.22
D	ainal Durding Barret	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
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10. Available Funds

8.

9.

(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

\$470,100.38

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

\$887,967.47

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.62%

(b) The Portfolio Adjusted Yield

4.17%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of August 15, 1997 through September 14, 1997: 5.65234%

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MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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r () KIVI	() P	INCHAIL H	CERTIFICATE HOLDERS.	STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$5.375000
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.228960
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.473678
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	\$56,232,416.04
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$2,908,572.83
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,493,973.26 
2.	Princ	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$30,603,901,306.35
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$25,875,000.00 
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$48,875,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		August 1, 1997 through August 31, 1997 1.9	L%
	(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

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(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:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

#### 4. Investor Default Amount

for the relat	ed Monthly Period	\$2,320,438.29
	-	

- (b) The Class A Investor Default Amount for the related Monthly Period \$2,018,781.22
- (c) The Class B Investor Default Amount for the related Monthly Period \$104,419.75
- (d) The Collateral Default Amount for the related Monthly Period \$197,237.32

### 5. Investor Charge Offs

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

	Monthly Period	\$	0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$	0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly		0.00
	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 principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
Inve	estor Servicing Fee		
(a)	-		
	Period	\$52 	21,093.75
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period		5,953.13
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period		,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.	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 prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,138,773.28
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$360,410.21
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$680 <b>,</b> 775.18
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	\$7,451,429.53
	(h)	The aggregate amount of Collections of	

(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 \$376,582.09 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 \$711,322.05 Interest 11. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date \$170,841.77 -----(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 12.62% (b) The Portfolio Adjusted Yield 4.11% C. Floating Rate Determinations LIBOR rates for the Interest Period of August 15, 1997 through September 14, 1997: 5.65234% D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty 1. The Mark-to-Market Amount, if any, for the N/A related Monthly Period. 2. Has the Interest Reserve Account been established? No \_\_\_\_\_ 3. Has the Interest Reserve Account been funded? No 4. The aggregate amount of funds withdrawn from \$ 0.00 the Interest Reserve Account, if any 5. How many funds withdrawn from the Interest Reserve Account were utilized? none 6. Has the Interest Rate Swap been Terminated? 7. Long Term Credit Rating of the Swap Counterparty AAA/Aaa

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEM	ENT
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SERIES 1995-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$5.041667
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.117015
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.327228
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$48,897,754.15
(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	\$2,529,194.69
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,777,367.77
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	\$30,603,901,306.35
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-D as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-D as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
(h)	The Floating Investor Percentage with respect to the period:	
Aug	ust 1, 1997 through August 31, 1997 1.66%	
(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:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

#### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,017,772.45
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,755,461.99
(c)	The Class B Investor Default Amount for the related Monthly Period	\$90,799.78
(d)	The Collateral Default Amount for the related Monthly Period	\$171,510.68
Inve	stor Charge Offs	

- (a) The aggregate amount of Class A Investor Charge Offs for the related \$ 0.00 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 \$ 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 \$ 0.00 certificate principal amount (e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding 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 \$ 0.00 this Distribution Date \_\_\_\_\_ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (j) The aggregate amount of Class B Investor Charge Offs set forth in 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 \$ 0.00 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 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 -----

	(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.	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 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.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,109,077.36
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$313,400.31
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$591,978.28
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	\$6,380,952.36 

	(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	\$3 -	327 <b>,</b> 462.8	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	\$6 -	518,540.7	78
11.	Swap	Cash Flows			
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$5	50 <b>,</b> 006.39	)
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00	
12.	Port	folio Yield			
		The Portfolio Yield for the related Monthly Period			12.62%
	(b)	The Portfolio Adjusted Yield			4.25%
LIB	OR rat August	Rate Determinations es for the Interest Period of 15, 1997 through September 14, 1997:	5.6523	8 <b>4</b> %	
Inf		on regarding the status of the Rate Swap and the Swap Counterparty			
1.		ark-to-Market Amount, if any, for the ed Monthly Period.	Ş	;	N/A
2.		he Interest Reserve Account been lished?			No
3.	Has t funde	he Interest Reserve Account been d?			No
4.		ggregate amount of funds withdrawn from nterest Reserve Account, if any	Ş	0.00	
5.	Reser	ny funds withdrawn from the Interest ve Account were utilized?			
6.	none	he Interest Rate Swap been Terminated?			No
٠.	1145 L	Interest have swap been ferminated:			
7.	_	Term Credit Rating of the Swap erparty			AAA/Aaa 

C.

D.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

FORM	OF	MONTHLY	CERTIFICATEHOLDERS'	STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_\_

MONTHLY PERIOD ENDING AUGUST 31, 1997

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$5.056737
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.142848
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.363698
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$48,897,754.15
(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	\$2,529,194.69
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,777,367.77
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	620 602 001 206 25
	the related Monthly Period	\$30,603,901,306.35
(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
	last day of the feraced monthly refloo	
(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
	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	040 500 000 00
	last day of the related Monthly period	\$42,500,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	August 1, 1997 through August 31, 1997 1.6	6%
(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 Month	nly	0.045000
(k)	The Collateral Floating Allocation with respect to the related Month Period		0.085000
(1)	The Fixed Investor Percentage wit respect to the related Monthly Pe		N/A 
(m)	The Class A Fixed Allocation with respect to the related Monthly Pe		N/A 
(n)	The Class B Fixed Allocation with respect to the related Monthly Pe		N/A 
(0)	The Collateral Fixed Allocation verspect to the related Monthly Pe		N/A 
The were	aggregate amount of outstanding be delinquent as of the end of the outed Monthly Period:	day on the I	last day of the
The were	aggregate amount of outstanding basedelinquent as of the end of the ented Monthly Period:	day on the I	last day of the  Aggregate  Account
The were rela	aggregate amount of outstanding basedelinquent as of the end of the ented Monthly Period:	Percentage of Total Receivables	Aggregate Account Balance 571,594,962.50
The were rela	aggregate amount of outstanding base delinquent as of the end of the outed Monthly Period:	Percentage of Total Receivables  1.84% 0.90%	Aggregate Account Balance  571,594,962.50280,562,233.12
The were rela (a)	aggregate amount of outstanding based delinquent as of the end of the outed Monthly Period:  1  15  15  15  16  16  16  16  16  16	Percentage of Total Receivables  1.84% 0.90% 0.65%	Aggregate Account Balance  571,594,962.50  280,562,233.12  201,330,856.91
The were rela	aggregate amount of outstanding based delinquent as of the end of the outed Monthly Period:  1	Percentage of Total Receivables  1.84% 0.90% 0.65% 0.49%	Aggregate Account Balance  571,594,962.50  280,562,233.12  201,330,856.91  153,248,000.77
The were related (a) (b) (c)	aggregate amount of outstanding be delinquent as of the end of the outed Monthly Period:  35 - 64 days: 65 - 94 days: 95 - 124 days:	Percentage of Total Receivables  1.84% 0.90% 0.65%	Aggregate Account Balance  571,594,962.50  280,562,233.12  201,330,856.91
The were related (a) (b) (c) (d)	aggregate amount of outstanding base delinquent as of the end of the outed Monthly Period:  35 - 64 days: 65 - 94 days: 95 - 124 days: 125 - 154 days:	Percentage of Total Receivables  1.84% 0.90% 0.65% 0.49%	Aggregate Account Balance  571,594,962.50  280,562,233.12  201,330,856.91  153,248,000.77
The were related (a) (b) (c) (d) (e)	aggregate amount of outstanding based delinquent as of the end of the outed Monthly Period:  35 - 64 days: 65 - 94 days: 95 - 124 days: 125 - 154 days: 155 or more days:	Percentage of Total Receivables  1.84% 0.90% 0.65% 0.49% 0.78%	Aggregate Account Balance  571,594,962.50 280,562,233.12 201,330,856.91 153,248,000.77 243,252,188.73

3.

- (c) The Class B Investor Default Amount for the related Monthly Period \$90,799.78 ·
- (d) The Collateral Default Amount for the related Monthly Period \$171,510.68 \_\_\_\_

#### 5. Investor Charge Offs

- (a) The aggregate amount of Class A
  Investor Charge Offs for the related \$ 0.00 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 \$ 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 principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$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	644 070 00
		Period	\$44,270.83
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.	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 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	\$6,059,070.97
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$313,400.31
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$591,978.28

- 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	\$6,330,945.97
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$327,462.81
(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	\$618,540.78
11. Port	folio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.62%
(b)	The Portfolio Adjusted Yield	4.11%
LIBOR Det	erminations	
	es for the Interest Period of , 1997 through September 14, 1997:	5.65234%

C.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: First Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_\_

MONTHLY PERIOD ENDING AUGUST 31, 1997

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$5.500000
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.625000
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.215838
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	\$ 51,145,927.06
	the Glass in Gertiffedees	
(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	\$ 2,107,662.25
		· _ · _ · _ · _ · _ · _ · _ · _ · _ · _
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 2,950,727.22
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	\$30,603,901,306.35
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-F as of the end of the day on the last	
	day of the related Monthly Period	\$ 500,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-F as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00
	-	·
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 455,000,000.00
(e)	The amount of Principal Receivables	
	in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 455,000,000.00
(£)	The amount of Dringing Desciveling	
(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:	
	August 1, 1997 through August 31, 1997 1.6	6%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.910000
(j)	The Class B Floating Allocation with respect to the related Monthly	0.037500

(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.052500
(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:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

#### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,017,772.38
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,836,172.85 
(c)	The Class B Investor Default Amount for the related Monthly Period	\$75,666.47

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

#### \$105,933.06 -----

### 5. Investor Charge Offs

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

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

7.	Reallocations		
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$26,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$18,750,000.00 
Со	llect	ion of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$6.622.024.12
			\$ 0.00 \$26,250,000.00 \$18,750,000.00 \$6,622,024.12 \$272,885.60 \$382,039.80 \$ 0.00 \$ 0.00 \$ 0.00
	(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	\$272,885.60
	(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.	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 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 Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00

# 10. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account \$6,337,649.12 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 \$261,166.85 (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$365,633.55 11. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date \$265,399.00 (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 12.62% (b) The Portfolio Adjusted Yield 3.52% -----

#### C. Floating Rate Determinations

LIBOR rates for the Interest Period

Collateral Interest Determination

August 15, 1997 through September 14, 1997: 5.65234%

MBNA AMERICA BANK,

Servicer

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

NATIONAL ASSOCIATION,

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING AUGUST 31, 1997

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$5.013682
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.099793
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.211737
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	\$73,346,629.44
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,793,792.12
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,166,051.65
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	\$30,603,901,306.35
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652 <b>,</b> 500 <b>,</b> 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:	
	August 1, 1997 through August 31, 1997 2.4	9%
(i)	The Class A Floating Allocation with respect to the related Monthly	

with respect to the related Monthly Period

(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
Deli	inquent 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:	1.84%	571,594,962.50
(b)	65 - 94 days:	0.90%	280,562,233.12
(c)	95 - 124 days:	0.65%	201,330,856.91
(d)	125 - 154 days:	0.49%	153,248,000.77
(e)	155 or more days:	0.78%	243,252,188.73
		Total 4.66%	1,449,988,242.03

### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,026,658.56
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,633,192.87
(c)	The Class B Investor Default Amount for the related Monthly Period	\$136,199.67
(d)	The Collateral Default Amount for the related Monthly Period	\$257,266.02

# 5. Investor Charge Offs

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

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

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

(c) The amount of the Collateral Servicing

	(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 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.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,088,606.31
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$470,100.38

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

\$887,967.47

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#### 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 \$9,496,418.81

\$9,496,418.81 -----

(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

\$491,194.13

(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

\$927,811.22

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.62%

(b) The Portfolio Adjusted Yield

4.17%

# C. LIBOR Determinations

LIBOR rates for the Interest Period of
August 15, 1997 through September 14, 1997: 5.65234%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: First Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$5.065348
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.168682
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.372663
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

	which were allocated in respect of the Class A Certificates	\$48,897,754.15
(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	\$2,529,194.69
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,777,367.77
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	\$30,603,901,306.35
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	August 1, 1997 through August 31, 1997 1.6	68
(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 wirespect to the related Monthly I		N/A
(m)	The Class A Fixed Allocation wit respect to the related Monthly E		N/A
(n)	The Class B Fixed Allocation wit respect to the related Monthly E		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly F		N/A 
Deli	nquent Balances		
were	aggregate amount of outstanding ke delinquent as of the end of the sted Monthly Period:		
		Percentage of Total Receivables	
(a)	35 - 64 days:	1.84%	571,594,962.50
(b)	65 - 94 days:	0.90%	280,562,233.12
(c)	95 - 124 days:	0.65%	201,330,856.91
(d)	-	0.49%	153,248,000.77
	155 or more days:	0.78%	243,252,188.73
(0)	iso of more days.		
	Total	4.66% 	1,449,988,242.03
Inve	estor Default Amount		
(a)	The Aggregate Investor Default $\it R$ for the related Monthly Period		\$2,017,772.45
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$1,755,461.99
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$90,799.78
(d)	The Collateral Default Amount for the related Monthly Period	or	\$171,510.68
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	Lated	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth is 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 rel Monthly Period	Lated	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth is 5 (c) above per \$1,000 of origin		

4.

	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 principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
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	\$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
	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00

	(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.	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 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	\$6,059,070.97
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$313,400.31
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$591,978.28
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	\$6,330,945.97
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$327,462.81

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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

\$618,540.78

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.62%

(b) The Portfolio Adjusted Yield

4.10%

## C. LIBOR Determinations

LIBOR rates for the Interest Period of August 15, 1997 through September 14, 1997:

5.65234%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: First Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$5.048126
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.160070
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.249727
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

- $\ensuremath{\mathtt{B.}}$  Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections

		of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$68,456,853.76
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,540,873.27
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,688,313.59
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	\$30,603,901,306.35
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period	\$700,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period	\$700,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$609,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$609,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$31,500,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$59,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
	(i)	August 1, 1997 through August 31, 1997 2.3  The Class A Floating Allocation	2%
	(±)	with respect to the related Monthly Period	0.870000

(j) The Class B Floating Allocation

(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:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

# 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,824,881.28
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,457,646.67
(c)	The Class B Investor Default Amount for the related Monthly Period	\$127,119.72
(d)	The Collateral Default Amount for the related Monthly Period	\$240,114.89

# 5. Investor Charge Offs

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

\$ 0.00

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

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

(c) The amount of the Collateral Servicing

		Servicer for the related Monthly Period	\$61,979.17
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$437,500.00
7.	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	\$59,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$31,500,000.00
8.	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 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	\$8,482,699.16
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$438,760.51
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$828,769.45

Fee payable by the Trust to the

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### 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 \$8,863,324.16

\$8,863,324.16

(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

\$458,448.01

(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

\$865,956.95

### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.62%

(b) The Portfolio Adjusted Yield

4.13%

# C. LIBOR Determinations

LIBOR rates for the Interest Period of August 15, 1997 through September 14, 1997: 5.65234%

MBNA AMERICA BANK, NATIONAL ASSOCIATION,

Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: First Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$5.091182
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.185904
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.461250
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

		of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$48,897,754.15 
	(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	\$2,529,194.69
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,777,367.77
2.	Prin	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	\$30,603,901,306.35
	(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:	
		August 1, 1997 through August 31, 1997 1.	66%
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
	(i)	The Class R Floating Allocation	

(j) The Class B Floating Allocation

(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:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

# 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,017,772.45
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,755,461.99
(c)	The Class B Investor Default Amount for the related Monthly Period	\$90,799.78
(d)	The Collateral Default Amount for the related Monthly Period	\$171,510.68

# 5. Investor Charge Offs

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

\$ 0.00

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

	certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately 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 principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
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	\$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

		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.	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 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	\$6,059,070.97
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$313,400.31
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$591,978.28

Fee payable by the Trust to the

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### 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 \$6,330,945.97

\$6,330,945.97

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

\$327,462.81

(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

\$618,540.78

### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.62%

(b) The Portfolio Adjusted Yield

4.06%

# C. LIBOR Determinations

LIBOR rates for the Interest Period of August 15, 1997 through September 14, 1997: 5.65234%

MBNA AMERICA BANK, NATIONAL ASSOCIATION,

Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: First Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$4.987848
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.108404
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.293289
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

		of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$48,897,754.15
	(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	\$2,529,194.69
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period	
		which were allocated in respect of the Collateral Interest	\$4,777,367.77 
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	\$30,603,901,306.35
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-C as of the end of the day on the last	
		day of the related Monthly Period	\$500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-C as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		August 1, 1997 through August 31, 1997	1.66%
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
	(;)	The Class R Floating Allocation	

(j) The Class B Floating Allocation

(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	Account
(a)	35 - 64 days:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03
Inve	stor Default Amount			

# 4. In

(a)	for the related Monthly Period	\$2,017,772.45
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,755,461.99
(c)	The Class B Investor Default Amount for the related Monthly Period	\$90,799.78
(d)	The Collateral Default Amount for	

# 5. Investor Charge Offs

(a)	The aggregate amount of Class A	
(ω)	33 3	
	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

the related Monthly Period

(a) The Aggregate Investor Default Amount

\$ 0.00

\$171,510.68

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(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 principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$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	

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

Period \$44,270.83

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

\$312,500.00 -----

#### 7. Reallocations

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

### 8. Principal Funding Account

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

#### 9. Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- \$6,059,070.97
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- \$313,400.31 -----
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- \$591,978.28 -----

# 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 \$6,330,945.97

\$6,330,945.97

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

\$327,462.81

(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

\$618,540.78

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.62%

(b) The Portfolio Adjusted Yield

4.19%

### C. LIBOR Determinations

LIBOR rates for the Interest Period of August 15, 1997 through September 14, 1997: 5.65234%

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MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: First Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$4.996459
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.117015
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.254793
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

- $\ensuremath{\mathtt{B.}}$  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	\$95,547,335.13 
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$8,430,645.64
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,430,645.64
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	\$30,603,901,306.35 
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-D as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-D as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$75,000,000.00 
(h)	The Floating Investor Percentage with respect to the period:	
	August 1, 1997 through August 31, 1997	3.31%
(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 w respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A 
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	
(a)	35 - 64 days:	1.84%	571,594,962.50
(b)	65 - 94 days:	0.90%	280,562,233.12
(c)	95 - 124 days:	0.65%	201,330,856.91
(d)	125 - 154 days:	0.49%	153,248,000.77
(e)	155 or more days:	0.78%	243,252,188.73
	Total	4.66%	1,449,988,242.03
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$4,035,544.62
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$3,430,213.02
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$302,665.80
(d)	The Collateral Default Amount f the related Monthly Period	or	\$302,665.80
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 original contents of the contents of	in	

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	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 principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78 <b>,</b> 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

	(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.	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 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	\$11,839,564.01
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,044,667.20
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,044,667.20
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	\$12,370,814.01
	(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	\$1,091,542.20

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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

\$1,091,542.20 -----

# 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.62%

(b) The Portfolio Adjusted Yield

4.18% ----

## C. LIBOR Determinations

LIBOR rates for the Interest Period of August 15, 1997 through September 14, 1997: 5.65234%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: First Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$5.013682
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.134237
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.345927
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	\$71,660,499.68
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$6,322,986.67
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,322,986.67 
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	\$30,603,901,306.35 
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00 
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00 
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00 
	(h)	The Floating Investor Percentage with respect to the period:	
		August 1, 1997 through August 31, 1997	2.49%
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
	(÷)	The Class R Floating Allocation	

(j) The Class B Floating Allocation

with respect to the related Monthly period	0.075000
The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
The Fixed Investor Percentage with respect to the related Monthly Period	N/A 
The Class A Fixed Allocation with	

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

N/A -----

(n) The Class B Fixed Allocation with respect to the related Monthly Period

N/A

(o) The Collateral Fixed Allocation with respect to the related Monthly Period

N/A

# 3. Delinquent Balances

(k)

(1)

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:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

# 4. Investor Default Amount

(a)	The	Aggregate Investor Default A	mount
	for	the related Monthly Period	

\$ 3,026,658.52

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

\$2,572,659.68

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

\$226,999.42

(d) The Collateral Default Amount for the related Monthly Period

\$226,999.42

### 5. Investor Charge Offs

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

\$ 0.00

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

\$ 0.00

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

(c) The amount of the Collateral Servicing Fee payable by the Trust to the

		Servicer for the related Monthly Period	\$58,593.75
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
7.	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 
	(d)	The Class B Investor Interest as of the 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 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	\$8,879,672.67
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$783,500.74
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$783,500.74

### 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

\$9,278,110.17

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

\$818,656.99

(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

\$818,656.99

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.62%

(b) The Portfolio Adjusted Yield

4.15%

### C. LIBOR Determinations

LIBOR rates for the Interest Period of August 15, 1997 through September 14, 1997:

Class A and Class B determination -

5.65234%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: First Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$5.022293
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.168682
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.112550
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	\$47,773,667.58
	(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	\$4,215,324.59
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,215,324.59
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	\$30,603,901,306.35 
	(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:	
		August 1, 1997 through August 31, 1997	1.66%
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000

(j) The Class B Floating Allocation

(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:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

# 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,017,772.38
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,715,106.50
(c)	The Class B Investor Default Amount for the related Monthly Period	\$151,332.94
(d)	The Collateral Default Amount for the related Monthly Period	\$151,332.94

### 5. Investor Charge Offs

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

\$ 0.00

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

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

(c) The amount of the Collateral Servicing

6.

		Fee payable by the Trust to the	
		Servicer for the related Monthly Period	\$39,062.50
	(d)	The amount of Servicer Interchange payable	
		by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	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	\$37,500,000.00
	(-1)	mb. Class D Tassactor Tatasactor of the	
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
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	6 0 00
		Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related	<b>.</b>
		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
		Transfer bate from the Reserve Recount	
	(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	\$5,919,781.96
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$522 <b>,</b> 333.78
	(c)	The amount of Collateral Available	
		Funds on deposit in the Finance Charge Account on the related Transfer Date	\$522,333.78

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#### 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 \$6,185,406.96

\$6,185,406.96 -----

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

\$545,771.28

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

\$545,771.28

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.62%

(b) The Portfolio Adjusted Yield

4.13%

### C. Floating Rate Determinations

LIBOR rates for the Interest Period of

August 15, 1997 through September 14, 1997: 5.65234%

- -----

Collateral Interest Determination for the Interest  $\mbox{\sc Period}$  of

August 14, 1997 to September 12, 1997: 5.64453%

- -----

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

\$0.000000

\$0.000000

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FORM	OF	MONTHLY	CERTIFICATEHOLDERS'	STATEMENT

SERIES 1996-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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).

of any accrued and unpaid Collateral

Monthly Interest

Additional Interest

- 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000

  2. The amount of distribution in respect of Class B Monthly Principal \$0.000000

  3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000

  4. The amount of distribution in respect of Collateral Monthly Interest \$4.929621

  5. The amount of distribution in respect
- 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  ${\tt A}$ Monthly Interest \$5.037500 2. The amount of the current monthly accumulation in respect of Class A \$0.000000 Deficiency Amounts 3. The amount of the current monthly accumulation in respect of Class A Additional Interest \$0.000000 \_\_\_\_\_ 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest \$5.183889 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts \$ 0.000000 6. The amount of the current monthly accumulation in respect of Class B

C. Information Regarding the Current Quarterly Interest Distribution 1. The total amount of distribution from the Interest Funding Account \$ 0.00 \_\_\_\_\_ 2. The amount of the current quarterly interest distribution in respect of \$ 0.00 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 \$ 0.000000 amount 4. The amount of the current quarterly interest distribution in respect of \$ 0.00 5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal \$ 0.000000 amount \_\_\_\_\_ 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 \$114,656,802.78 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$10,116,775.48 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,116,775.48 \_\_\_\_\_ 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 \$30,603,901,306.35 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 \$1,200,000,000.00 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 \$1,200,000,000.00 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 \$1,020,000,000.00 -----(e) The amount of Principal Receivables

in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period

\$1,020,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period

\$90,000,000.00

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period

\$90,000,000.00

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

August 1, 1997 through August 31, 1997 3.98%

(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

(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:

		F	Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.84%	571,594,962.50
(a)	33 of days.			
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period

\$4,842,653.58

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

\$4,116,255.62

(c) The Class B Investor Default Amount for the related Monthly Period \$363,198.98 (d) The Collateral Default Amount for the related Monthly Period \$363,198.98 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount \$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 -----(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 -----(e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding 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 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.	Inve	Investor Servicing Fee			
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$1,062,500.00		
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00		
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00		
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$750,000.00		
7.	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	\$90,000,000.00		
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$90,000,000.00		
8.	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 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		

(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$5,604,800.00
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$5,138,250.00 
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$466 <b>,</b> 550.00
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Av	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$14,207,476.91
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,253,600.70 
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,253,600.70 
11. 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	\$14,844,976.91 
(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	\$1,309,850.70
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,309,850.70 
12. Po	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.62%
(b)	The Portfolio Adjusted Yield	4.14%

LIBOR rates for the related Interest Period:

Class A and Class B determination - 5.75000%

Collateral Interest determination - 5.64453%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: First Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$4.996459
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.177293
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.990038
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	\$95,547,335.13 
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$8,430,645.64
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,430,645.64
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	\$30,603,901,306.35 
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$75,000,000.00 
	(h)	The Floating Investor Percentage with respect to the period:	
		August 1, 1997 through August 31, 1997	3.31%
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000

(j) The Class B Floating Allocation

	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

with respect to the related Monthly

(o) The Collateral 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
(a)	35 - 64 days:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

# 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,035,544.62
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,430,213.02
(c)	The Class B Investor Default Amount for the related Monthly Period	\$302,665.80
(d)	The Collateral Default Amount for the related Monthly Period	\$302,665.80
Inves	stor Charge Offs	

#### 5.

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

(c) The amount of the Collateral Servicing Fee payable by the Trust to the

		Servicer for the related Monthly Period	\$78,125.00
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00
7.	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.	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 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	\$11,839,564.01
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,044,667.20
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,044,667.20

#### 10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections
of Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, allocated
in respect of the Class A Certificates \$12,370,814.01

\$12,370,814.01

(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

\$1,091,542.20

(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

\$1,091,542.20

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.62%

(b) The Portfolio Adjusted Yield

4.17%

#### C. LIBOR Determinations

LIBOR rates for the Interest Period of

August 15, 1997 through September 14, 1997: Class A and Class B determination -

5.65234%

August 14, 1997 to September 12, 1997: Collateral Interest determination -

5.64453%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: First Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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	\$4.979237
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.168682
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.030316
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

- $\ensuremath{\mathtt{B.}}$  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	\$95,547,335.13
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$8,430,645.64
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,430,645.64
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	\$30,603,901,306.35 
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 
	(h)	The Floating Investor Percentage with respect to the period:	
	(i)	August 1, 1997 through August 31, 1997 The Class A Floating Allocation	3.31%
	,	with respect to the related Monthly Period	0.850000

(j) The Class B Floating Allocation

with	respect	to	the	related	Monthly	
Perio	od					

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:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

# 4. Investor Default Amount

(a)	The Aggregate Investor I for the related Monthly	
(b)	The Class A Investor Def for the related Monthly	
(c)	The Class B Investor Def for the related Monthly	
(d)	The Collateral Default A the related Monthly Peri	
. Inv	estor Charge Offs	

### 5.

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

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

(c) The amount of the Collateral Servicing Fee payable by the Trust to the

		Servicer for the related Monthly Period	\$78,125.00
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00
7.	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.	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 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	\$11,839,564.01
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,044,667.20
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,044,667.20

#### 10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections
of Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, allocated
in respect of the Class A Certificates \$12,370,814.01

\$12,370,814.01

(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

\$1,091,542.20

(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

\$1,091,542.20

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.62%

(b) The Portfolio Adjusted Yield

4.18%

#### C. LIBOR Determinations

LIBOR rates for the Interest Period of

August 15, 1997 through September 14, 1997: Class A and Class B determination -

5.65234%

August 14, 1997 to September 12, 1997: Collateral Interest determination -

5.64453%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: First Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING AUGUST 31, 1997

The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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
  - 4. The amount of distribution in respect of Collateral Monthly Interest
  - 5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

- -----
- \$0.000000
- \$4.929697
- \$0.000000
- B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
  - 1. The amount of the current monthly accumulation in respect of Class A Monthly Interest
  - 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  ${\tt B}$ Deficiency Amounts
  - 6. The amount of the current monthly accumulation in respect of Class B Additional Interest

\$4.977222

\$0.000000

\_\_\_\_\_

\$0.000000

\$5.158055

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

\$0.000000

1. The total amount of distribution from the Interest Funding Account \$ 0.00 -----2. The amount of the current quarterly interest distribution in respect of \$ 0.00 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 \$ 0.000000 amount 4. The amount of the current quarterly interest distribution in respect of \$ 0.00 Class B 5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal \$ 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 \$47,773,667.58 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 \$4,215,324.59 \_\_\_\_\_ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,215,324.59 -----2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of \$30,603,901,306.35 the related Monthly Period \_\_\_\_\_ (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:	
	August 1, 1997 through August 31, 1997 1.6	6%
(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
(1)	ml	

(1)	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:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03
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# 4. Investor Default Amount

for the related Monthly Period	\$2,017,772.38
(a) The Aggregate Investor Default Amount	

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

\$1,715,106.50 -----

(c)	The Class B Investor Default Amount for the related Monthly Period	\$151,332.94
(d)	The Collateral Default Amount for the related Monthly Period	\$151,332.94
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 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 principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

5.

	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50 
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	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	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
8.	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 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

6. Investor Servicing Fee

(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)	\$2,308,746.52
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,115,319.44
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$193,427.08
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Ava	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,919,781.96 
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$522,333.78 
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$522,333.78
11. Col	llection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,185,406.96 
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$545,771.28
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$545,771.28 
12. Poi	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.62%
(b)	The Portfolio Adjusted Yield	4.20%

Class A and Class B determination -	5.75000%
Collateral Interest determination -	5.64453%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

\$0.000000

\$0.000000

\_\_\_\_\_

FORM	OF	MONTHLY	CERTIFICATEHOLDERS'	STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING AUGUST 31, 1997

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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).

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

Monthly Interest

Additional Interest

- 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000

  2. The amount of distribution in respect of Class B Monthly Principal \$0.000000

  3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000

  4. The amount of distribution in respect of Collateral Monthly Interest \$5.098318
- 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  ${\tt A}$ Monthly Interest \$5.063333 2. The amount of the current monthly accumulation in respect of Class A \$0.000000 Deficiency Amounts 3. The amount of the current monthly accumulation in respect of Class A Additional Interest \$0.000000 \_\_\_\_\_ 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest \$5.252778 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts \$ 0.000000 6. The amount of the current monthly accumulation in respect of Class B

Inf	format	ion Regarding the Current Quarterly Interest	Dis	tribution
1.		total amount of distribution from Interest Funding Account	\$	0.00
2.		amount of the current quarterly crest distribution in respect of as A	\$	0.00
3.	inte Clas	amount of the current quarterly erest distribution in respect of as A set forth in 2 above per \$1,000 original certificate principal	 \$	0.00000
4.		amount of the current quarterly crest distribution in respect of s	 \$	0.00
5.	inte Clas	amount of the current quarterly crest distribution in respect of ss B set forth in 4 above per \$1,000 original certificate principal	 \$	0.00000
	amoc			
Tnf	- o mm n t	ion Regarding the Performance of the Trust		
1		ection of Principal Receivables		
Τ.	(a)	-		
		which were allocated in respect of the Class A Certificates		,773,667.58 
	(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,	215 <b>,</b> 324.59
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		215,324.59
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		,603,901,306.35
	(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	\$50	0,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period		0,000,000.00 
	(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		5,000,000.00 
	(e)	The amount of Principal Receivables		

C.

D.

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:

August 1, 1997 through August 31, 1997 1.66%

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

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

(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:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

### 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period

\$2,017,772.38

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

\$1,715,106.50

(c) The Class B Investor Default Amount for the related Monthly Period \$151,332.94 (d) The Collateral Default Amount for the related Monthly Period \$151,332.94 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount \$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 -----(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 -----(e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding 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 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	\$442,708.33				
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50				
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50				
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00				
7.	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	\$37,500,000.00				
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00				
8.	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 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				

(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)	\$2,348,895.84
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,151,916.67
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$196,979.17
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Ava	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,919,781.96
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$522,333.78
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$522,333.78 
11. Col	llection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,185,406.96
(d)	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	\$545,771.28
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$545 <b>,</b> 771.28
12. Poi	ctfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.62%
(b)	The Portfolio Adjusted Yield	4.09%

LIBOR rates for the related Interest Period:

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: First Vice President FORM OF MONTHLY CERTIFICATEHOLDERS'STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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.	of distribution in Monthly Principal	respect	\$0.00000
2.	of distribution in Monthly Principal	respect	\$0.000000
3.	of distribution in Monthly Principal	respect	\$0.000000
4.	of distribution in Monthly Interest	respect	\$5.005071
5.	of distribution in Deficiency Amounts	respect	\$0.000000
6.	of distribution in Additional Interest		\$0.000000
7.	of distribution in Monthly Interest	respect	\$5.168682
8.	of distribution in Deficiency Amounts	respect	\$0.000000
9.	of distribution in Additional Interest		\$0.000000
10.	of distribution in Monthly Interest	respect	\$5.685348
11.	of distribution in Deficiency Amounts	respect	\$0.000000
12.	of distribution in Additional Interest		\$ 0.000000

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	\$95,547,335.13
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$8,430,645.64
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class C Interest	\$8,430,645.64
Prin	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	\$30,603,901,306.35
	, , , , , , , , , , , , , , , , , , ,	
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-B as of the end of the day on the last	
	day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of	
	the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last	
	day of the related Monthly Period	\$850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day	
	of the related Monthly Period	\$75,000,000.00 
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
	2	
(h)	The amount of Principal Receivables in the Trust represented by the Class C Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 

(i) The amount of Principal Receivables in

1.

2.

\$75,000,000.00

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

August 1, 1997 through August 31, 1997 3.31%

(k) The Class A Floating Allocation with respect to the related Monthly Period

0.850000

(1) The Class B Floating Allocation with respect to the related Monthly Period

0.075000

(m) The Class C Floating Allocation with respect to the related Monthly Period

0.075000

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

N/A

(o) The Class A Fixed Allocation with respect to the related Monthly Period

N/A

(p) The Class B Fixed Allocation with respect to the related Monthly Period

N/A

(q) The Class C Fixed Allocation with respect to the related Monthly Period

N/A

#### 3. 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
35 - 64 days:		1.84%	571,594,962.50
65 - 94 days:		0.90%	280,562,233.12
95 - 124 days:		0.65%	201,330,856.91
125 - 154 days:		0.49%	153,248,000.77
155 or more days:		0.78%	243,252,188.73
	Total	4.66%	1,449,988,242.03
	35 - 64 days: 65 - 94 days: 95 - 124 days: 125 - 154 days: 155 or more days:	65 - 94 days: 95 - 124 days: 125 - 154 days: 155 or more days:	of Total Receivables  35 - 64 days:  65 - 94 days:  95 - 124 days:  1.84%   95 - 124 days:  1.84%   95 - 124 days:  1.84%   0.90%   0.90%   0.49%   155 or more days:  0.78%

# 4. Investor Default Amount

- (a) The Aggregate Investor Default Amount for the related Monthly Period
- \$ 4,035,544.62
- (b) The Class A Investor Default Amount for the related Monthly Period

\$3,430,213.02

	, ,		
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$302,665.80
	(d)	The Class C Default Amount for the related Monthly Period	\$302,665.80
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 Class C Investor Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Class C Investor 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 Class C Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Class C Investor Charge Offs set forth in	

certificate principal amount reimbursed on the Transfer Date immediately preceding this \$ 0.00 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 \$885,416.67 \_\_\_\_\_ (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$78,125.00 (c) The amount of the Class C Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$78,125.00 (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$625,000.00 -----7. Reallocations (a) The amount of Reallocated Class C Principal Collections with respect to this Distribution Date \$ 0.00 (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 (c) The Class C Investor Interest as of the close of business on this Distribution Date \$75,000,000.00 (d) The Class C Adjusted Investor Interest as of the close of business on this Distribution Date \$75,000,000.00 -----(e) The Class B Investor Interest as of the close of business on this Distribution \$75,000,000.00 -----(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$75,000,000.00 \_\_\_\_\_ 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

5 (k) above per \$1,000 original

		Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00	_
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00	
	(e)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00	
9.	Res	erve Account		
	(a)	The Reserve Draw Amount on the related Transfer Date	\$ 0.00	
	(b)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00	-
	(c)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00	
	(d)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00	-
	(e)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00	
10.	Ava	ilable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	.,839,564.01	
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	044,667.20	
	(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	044,667.20	

# 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	\$12,370,814.01
(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	\$1,091,542.20 
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests	\$1,091,542.20
12. Port	folio Yield	
, ,	The Portfolio Yield for the related Monthly Period	12.62%
(b)	The Portfolio Adjusted Yield	4.13%
C. LIBOR Det	erminations	
LIBOR rat	es for the Interest Period of	
August 15, 19	97 through September 14, 1997: 5.65234%	

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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 -----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 \$4.962015 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 -----6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$5.125626 8. The amount of distribution in respect of Class B Deficiency Amount \$ 0.000000 -----9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$5.030316 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	\$71,660,499.68
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$6,322,986.67
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,322,986.67
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal	
(a)	Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$30,603,901,306.35
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-C as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00 
( ~ )	The amount of Dringing   Descirables	
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-C as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00 
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day	
	of the related Monthly Period	\$56,250,000.00 
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related	050 050 000 00
	Monthly period	\$56,250,000.00 
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(i)	The Floating Investor Percentage with respect to the period:	
	August 1 1007 through August 21 1007 2	108

2.

August 1, 1997 through August 31, 1997 2.49%

(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
(k)	The Class B Floating Allocation with respect to the related Monthly period	0.075000
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A 
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A 
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

## 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:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

#### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,026,658.52 
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,572,659.68
(c)	The Class B Investor Default Amount for the related Monthly Period	\$226,999.42
(d)	The Collateral Default Amount for	

# 5. Investor Charge Offs

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

the related Monthly Period

\$ 0.00

\$226,999.42

(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 principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
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	\$664,062.50 
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly	

6.

Period

\$58,593.75

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly \$58,593.75 Period -----(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00 -----7. Reallocations 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 \$56,250,000.00 (d) The Class B Investor Interest as of the close of business on this Distribution \$56,250,000.00 -----(e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00 -----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 to be treated as Class \$ 0.00 A Available Funds (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00 (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the \$ 0.00 Reserve Account (1) The Reserve Draw Amount deposited in the Finance Charge Account to be

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

treated as Class A Available Funds

\$ 0.00

\$ 0.00

(f	) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. A	vailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,879,672.67
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$783,500.74 
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$783,500.74
10. C	ollection 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	\$9,278,110.17
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$818,656.99
(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	\$818,656.99 
11. P	ortfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.62%
(b)	The Portfolio Adjusted Yield	4.20%
C. Floatine	g Rate Determinations	
	rates for the related Interest Period: A and Class B determination -	5.65234%
Collate	eral Interest determination -	5.64453% 

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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\$0.000000

FORM	OF	MONTHLY	CERTIFICATEHOLDERS'	STATEMENT

SERIES 1997-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Collateral Monthly Interest \$4.906293 \_\_\_\_\_ 5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000
- B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of 1,000 Original Certificate Principal Amount).
  - 1. The amount of the current monthly accumulation in respect of Class A Monthly Interest \$5.020278 \_\_\_\_\_ 2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts \$0.000000 3. The amount of the current monthly accumulation in respect of Class A \$0.000000 Additional Interest 4. The amount of the current monthly accumulation in respect of Class  ${\tt B}$ Monthly Interest \$5.192500 -----5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts \$ 0.000000

The amount of the current monthly accumulation in respect of Class B

Additional Interest

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

C.	Info	ormat	ion Regarding the Current Quarterly Interest	Dist	tribution
	1.		total amount of distribution from Interest Funding Account	\$	0.00
	2.		amount of the current quarterly rest distribution in respect of s A	\$	0.00
	3.	inte	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal nt	\$	0.000000
	4.		amount of the current quarterly rest distribution in respect of s B	\$	0.00
	5.	inte	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal	s	0.00000
		ao a.			
D.	Info	ormat:	ion Regarding the Performance of the Trust		
	1.	Colle	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	\$71,	,660,499.68
		(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of		
			the Class B Certificates		322,986.67
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,3	322,986.67
	2.	Princ	cipal Receivables in the Trust		
		(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$30,	,603,901,306.35
		(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-E as of the end of the day on the last day of the related Monthly Period	\$750	0,000,000.00
			day of the related Monthly relied		
		(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-E as of the end of the day on the last day of the related Monthly Period	\$750	0,000,000.00
		(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	\$63	7,500,000.00

(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,50	00,000.00
(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		0,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$56,250	0,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250	0,000.00
(i)	The Floating Investor Percentage with respect to the period:		
	August 1, 1997 through August 31, 1997 2.4	9%	
(j)	The Class A Floating Allocation with respect to the related Monthly Period		0.850000
(k)	The Class B Floating Allocation with respect to the related Monthly period		0.075000
(1)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075000
(m)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
, ,			

### 3. Delinquent Balances

N/A

(p) The Collateral Fixed Allocation with respect to the related Monthly Period

		Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:	1.84%	571,594,962.50
(b)	65 - 94 days:	0.90%	280,562,233.12
(c)	95 - 124 days:	0.65%	201,330,856.91
(d)	125 - 154 days:	0.49%	153,248,000.77
(e)	155 or more days:	0.78%	243,252,188.73

# -----4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,026,658.52 \_\_\_\_\_ (b) The Class A Investor Default Amount \$2,572,659.68 for the related Monthly Period (c) The Class B Investor Default Amount for the related Monthly Period \$226,999.42 -----(d) The Collateral Default Amount for the related Monthly Period \$226,999.42 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original \$ 0.000000 certificate principal amount (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 \$ 0.000000 certificate principal amount (e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 Period (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.000000 \_\_\_\_\_ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date \_\_\_\_\_ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (q) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding \$ 0.000000 this Distribution Date (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----

(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri-

-----(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this \$ 0.00 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 \$ 0.000000 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 \$664,062.50 (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly \$58,593.75 Period \_\_\_\_\_ (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75 (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00 7. Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00 (b) The amount of Reallocated Class B Principal Collections with respect to \$ 0.00 this Distribution Date (c) The Collateral Interest as of the close of business on this Distribution Date \$56,250,000.00 (d) The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00 -----(e) The Class B Adjusted Investor Interest as of the close of business on this Distribution \$56,250,000.00 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

bution Date

\$ 0.000000

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class \$ 0.00 A Available Funds (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00 (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 (2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 (f) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 -----9. Interest Funding Account The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date \$6,985,010.42 but prior to withdrawals) \_\_\_\_\_ The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates \$3,200,427.08 on the related Transfer Date The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date \$292,078.13 The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$15,568.73 -----10. Available Funds The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,895,241.40 The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$783,500.74 The amount of Collateral Available

Funds on deposit in the Finance Charge Account on the related Transfer Date

\$783,500.74

# 11. Collection of Finance Charge Receivables 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 \$9,293,678.90 -----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 \$818,656.99 -----(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 \$818,656.99 \_\_\_\_\_ 12. Portfolio Yield The Portfolio Yield for the related 12.65% Monthly Period -----(b) The Portfolio Adjusted Yield 3.55% E. Floating Rate Determinations LIBOR rates for the related Interest Period: Class A and Class B determination -5.75000% 5.64453% Collateral Interest determination -

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Bruce Crescenzo Title: Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING AUGUST 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of September 15, 1997, and with respect to the performance of the trust during the month of August, 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 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$5.500000 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 -----6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect \$5.117015 of Class B Monthly Interest 8. The amount of distribution in respect of Class B Deficiency Amount \$ 0.000000 -----9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$4.958019 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, wich were allocated in respect of the Clacc A Certificates	\$67,445,178.48
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of	05 057 050 F0
	the Class B Certificates	\$5,957,656.52 
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,957,656.52
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	\$30,603,901,306.35
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-F as of the end of the day on the last day of the related Monthly Period	\$706,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-F as of the end of the day on the last day of the related Monthly Period	\$706,000,000.00
(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	\$600,000,000.00
(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	\$600,000,000.00
(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	\$53,000,000.00 
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$53,000,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$53,000,000.00
(i)	The Floating Investor Percentage with respect to the period:	

2.

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(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
(k)	The Class B Floating Allocation with respect to the related Monthly Period	0.075000
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A 
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A 
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A 
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A 

## 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:		1.84%	571,594,962.50
(b)	65 - 94 days:		0.90%	280,562,233.12
(c)	95 - 124 days:		0.65%	201,330,856.91
(d)	125 - 154 days:		0.49%	153,248,000.77
(e)	155 or more days:		0.78%	243,252,188.73
		Total	4.66%	1,449,988,242.03

## 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,849,094.52 
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,421,326.86
(c)	The Class B Investor Default Amount for the related Monthly Period	\$213,883.83
(d)	The Collateral Default Amount for the related Monthly Period	\$213,883.83

(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 principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the	

6.

Servicer for the related Monthly Period

\$625,000.01

	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$55,208.33
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$55,208.33
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$441,250.00
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	\$53,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$53,000,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$53,000,000.00
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 to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00

(2) The Reserve Draw Amount deposited in the Finance Charge Account to be 0.00 treated as Class B Available Funds (f) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date 9. Swap Reserve Fund (a) The Swap Reserve Draw Amount 0.00 on the related Transfer Date (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated 0.00 as Class A Available Fund \_\_\_\_\_ 10. Swap Cash Flows (a) The amount of the Net Swap Receipt \$ 352,892.00 for the related Transfer Date (b) The amount of the Net Swap Payment \$ 0.00 for the related Transfer Date \_\_\_\_\_ 11. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account \$ 8,710,231.12 on the related Transfer Date (b) The amount of Class B Available Funds on deposit in the Finance Charge Account \$ 738,231.72 on the related Transfer Date (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 738,231.72 12. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds, amounts, if any, withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$ 9,085,231.12 \_\_\_\_\_ (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 \$ 771,356.72 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

#### 13. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.62% -----

(b) The Portfolio Adjusted Yield

N/A -----

C. Floating Rate Determinations

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

5.65234%

Collateral Interest determination -

5.64453%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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

Expected B Maturity	9/15/99
Blended Coupon	5.8386%
Excess Protection Level 3 Month Average 4.66% August, 1997 4.59% July, 1997 4.52% June, 1997 4.87%	
Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.03%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$ 30,603,901,306.35
Investor Participation Amount	\$ 760,000,000.00
Seller Participation Amount	\$ 4,563,766,787.86

# MBNA MASTER CREDIT CARD TRUST II SERIES 1994-B

# KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	9/15/99
Blended Coupon	5.66528%
Excess Protection Level  3 Month Average 4.66% August, 1997 4.58% July, 1997 4.54% June, 1997 4.87%	
Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.04%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$ 30,603,901,306.35
Investor Participation Amount	\$ 1,000,000,000.00

Seller Participation Amount \$ 4,563,766,787.86

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

Expected B Maturity	11/15/01
Blended Coupon	5.9170%
Excess Protection Level 3 Month Average 4.58% August, 1997 4.51% July, 1997 4.43% June, 1997 4.79%	
Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.11%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$ 30,603,901,306.35
Investor Participation Amoun	\$ 1,000,000.00
Seller Participation Amount	\$ 4,563,766,787.86

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

Expected B Maturity	11/17/97
Blended Coupon	5.94997%
Excess Protection Level 3 Month Average 4.59% August, 1997 4.47% July, 1997 4.49% June, 1997 4.82%	
Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.15%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$ 30,603,901,306.35
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,563,766,787.86

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

Expected B Maturity	9/15/04
Blended Coupon	5.9684%
Excess Protection Level 3 Month Average 4.54% August, 1997 4.45% July, 1997 4.41% June, 1997 4.77%	
Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.17%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$4,563,766,787.86

# MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

Expected B Maturity	06/15/00
Blended Coupon	5.8441%
Excess Protection Level 3 Month Average 4.67% August, 1997 4.58% July, 1997 4.54% June, 1997 4.88%	
Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.04%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,563,766,787.86

# MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

# KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	7/15/05
Blended Coupon	6.2440%
Excess Protection Level 3 Month Average 4.61% August, 1997 4.52% July, 1997 4.48% June, 1997 4.83%	
Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.10%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$4,563,766,787.86

# MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

# KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	7/17/00
Blended Coupon	5.8870%
Excess Protection Level 3 Month Average 4.75% August, 1997 4.66% July, 1997 4.62% June, 1997 4.96%	
Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	7.96%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,563,766,787.86

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

Seller Participation Amount

## KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	09/16/2002
Blended Coupon	5.9071%
Excess Protection Level 3 Month Average 4.61% August, 1997 4.52% July, 1997 4.46% June, 1997 4.83%	
Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.10%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$500,000,000.00

\$4,563,766,787.86

# MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

## KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	09/15/00
Blended Coupon	6.3752%

Excess Protection Level 3 Month Average 4.02% August, 1997 4.03%

August, 1997 4.03% July, 1997 4.02% June, 1997 4.00%	
Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.59%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,563,766,787.86

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

### KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	11/15/00

Blended Coupon 5.8464%

Excess Protection Level 3 Month Average 4.67% August, 1997 4.58% July, 1997 4.54% June, 1997 4.88%

oune, 1997 4.00°	
Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.04%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$750,000,000.00

\$4,563,766,787.86 Seller Participation Amount

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

## KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	12/16/02
Blended Coupon	5.9181%

Excess Protection Level
3 Month Average 4.60%
August, 1997 4.50%
July, 1997 4.47%
June, 1997 4.82%

June, 1997 4.82%	
Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.12%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,563,766,787.86

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

### KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	3/17/03
Blended Coupon	5.8881%

Excess Protection Level
3 Month Average 4.63%
August, 1997 4.54%
July, 1997 4.50%
June, 1997 4.84%

Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.08%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$700,000,000.00
Seller Participation Amount	\$4,563,766,787.86

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

### KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	4/17/06
Blended Coupon	5.9538%

Excess Protection Level
3 Month Average 4.56%
August, 1997 4.47%
July, 1997 4.43%
June, 1997 4.78%

June, 1997 4.78%	
Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.15%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,563,766,787.86

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

### KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	4/16/01
Blended Coupon	5.8288%

Excess Protection Level
3 Month Average 4.69%
August, 1997 4.60%
July, 1997 4.56%
June, 1997 4.90%

Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.02%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,563,766,787.86

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

### KEY PERFORMANCE FACTORS August 31, 1997

Cash Yield

Expected B Maturity	05/15/01
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17.46%

Blended Coupon 5.8353%

Excess Protection Level
3 Month Average 4.68%
August, 1997 4.59%
July, 1997 4.55%
June, 1997 4.90%

Investor Charge Offs	4.84%
Base Rate	8.03%

Over 35 Day Delinquency	4.66%
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Seller's Interest 14.91%

Total Payment Rate 12.37%

Total Principal Balance \$30,603,901,306.35

Investor Participation Amount \$1,000,000,000.00

Seller Participation Amount \$4,563,766,787.86

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

### KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	06/16/03
Blended Coupon	5.8618%

Excess Protection Level
3 Month Average 4.65%
August, 1997 4.56%
July, 1997 4.53%
June, 1997 4.87%

Cash Yield	17.46%
Cash field	17.408
Investor Charge Offs	4.84%
Base Rate	8.06%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,563,766,787.86

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

### KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	8/15/06
Blended Coupon	5.8837%

Excess Protection Level
3 Month Average 4.63%
August, 1997 4.57%
July, 1997 4.50%
June, 1997 4.82%

June, 1997 4.02%	
Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.05%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,563,766,787.86

#### MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS

AUGUST, 1997

Expected B Maturity 09/17/01

Blended Coupon 5.8830%

Excess Protection Level
3 Month Average 4.64%
August, 1997 4.57%
July, 1997 4.52%
June, 1997 4.82%

Cash Yield	17.	. 46	용
Cash Yleld	Ι/.	.46	ö

Investor Charge Offs 4.84%

Base Rate 8.05%

Over 35 Day Delinquency 4.66%

Seller's Interest 14.91%

Total Payment Rate 12.37%

Total Principal Balance \$ 30,603,901,306.35

Investor Participation Amount \$ 1,200,000,000.00

Seller Participation Amount \$ 4,563,766,787.86

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

### KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	10/15/03
Blended Coupon	5.8475%

Excess Protection Level
3 Month Average 4.67%
August, 1997 4.61%
July, 1997 4.54%
June, 1997 4.85%

Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.01%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,563,766,787.86

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

### KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	11/17/03
Blended Coupon	5.8335%

Excess Protection Level
3 Month Average 4.68%
August, 1997 4.62%
July, 1997 4.55%
June, 1997 4.86%

Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.00%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,563,766,787.86

## MBNA MASTER CREDIT CARD TRUST II

Blended Coupon

SERIES 1996-L

KEY PERFORMANCE FACTORS AUGUST, 1997

Expected B Maturity	12/15/99

5.8212%

Excess Protection Level 3 Month Average 4.70% August, 1997 4.64% July, 1997 4.58% June, 1997 4.88%

Seller Participation Amount

Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	7.98%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$ 30,603,901,306.35
Investor Participation Amount	\$ 500,000,000.00

\$ 4,563,766,787.86

#### MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-M

KEY PERFORMANCE FACTORS

AUGUST, 1997

Expected B Maturity	12/15/06
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Blended Coupon 5.9302%

Excess Protection Level
3 Month Average 4.59%
August, 1997 4.52%
July, 1997 4.47%
June, 1997 4.78%

Cash Yield	17.46%

Investor Charge Offs 4.84%

Base Rate 8.10%

Over 35 Day Delinquency 4.66%

Seller's Interest 14.91%

Total Payment Rate 12.37%

Total Principal Balance \$ 30,603,901,306.35

Investor Participation Amount \$ 500,000,000.00

Seller Participation Amount \$ 4,563,766,787.86

## MBNA MASTER CREDIT CARD TRUST II SERIES 1997-B

### KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	3/15/12
Blended Coupon	5.8858%

Excess Protection Level
3 Month Average 4.63%
August, 1997 4.54%
July, 1997 4.50%
June, 1997 4.85%

Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	8.08%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,563,766,787.86

## MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-C

KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity	3/15/04
Blended Coupon	5.8128%

Excess Protection Level
3 Month Average 4.70%
August, 1997 4.64%
July, 1997 4.57%
June, 1997 4.89%

Cash Yield	17.46%
Investor Charge Offs	4.84%
Base Rate	7.98%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,563,766,787.86

#### MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-E

## KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity 4/15/02

Blended Coupon 5.8645%

Excess Protection Level
3 Month Average 4.05%
August, 1997 4.62%
July, 1997 4.55%
June, 1997 2.98%

Seller Participation Amount

Cash Yield	17.49%
Investor Charge Offs	4.84%
Base Rate	8.03%
Over 35 Day Delinquency	4.66%
Seller's Interest	14.91%
Total Payment Rate	12.37%
Total Principal Balance	\$30,603,901,306.35
Investor Participation Amount	\$750,000,000.00

\$4,563,766,787.86

## MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-F

## KEY PERFORMANCE FACTORS August 31, 1997

Expected B Maturity		6/17/02
Blended Coupon		6.5172%
Excess Protection Level 3 Month Average 3.74% August, 1997 4.70% July, 1997 2.78% June, 1997 N/A		
Cash Yield	17.46%	
Investor Charge Offs	4.84%	
Base Rate	7.92%	
Over 35 Day Delinquency	4.66%	
Seller's Interest	14.91%	
Total Payment Rate	12.37%	
Total Principal Balance	\$30,603,901,306.	35

Investor Participation Amount \$706,000,000.00

\$4,563,766,787.86

Seller Participation Amount