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#### FORM 8-K

#### SECURITIES AND EXCHANGE COMMISSION

#### WASHINGTON, D.C. 20529

#### CURRENT REPORT

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

Date of Report: March 13, 1998

MBNA AMERICA BANK, NATIONAL ASSOCIATION
ON BEHALF OF THE
MBNA MASTER CREDIT CARD TRUST II

(Exact name of registrant as specified in its charter)

Wilmington, DE 19884-0781

(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 February 28, 1998.
- 20.2 Series 1994-B Certificateholders' Statement for the month ended February 28, 1998.
- $20.3\,$  Series 1994-C Certificateholders' Statement for the month ended February 28, 1998.
- $20.4\,$  Series 1995-A Certificateholders' Statement for the month ended February 28, 1998.
- 20.5 Series 1995-B Certificateholders' Statement for the month ended February 28, 1998.
- 20.6 Series 1995-C Certificateholders' Statement for the month ended February 28, 1998.
- $20.7\,$  Series 1995-D Certificateholders' Statement for the month ended February 28, 1998.
- $20.8\,$  Series 1995-E Certificateholders' Statement for the month ended February 28, 1998.
- 20.9 Series 1995-F Certificateholders' Statement for the month ended February 28, 1998.
- 20.10 Series 1995-I Certificateholders' Statement for the month ended February 28, 1998.
- 20.11 Series 1995-J Certificateholders' Statement for the month ended February 28, 1998.

- $20.12\,$  Series 1996-A Certificateholders' Statement for the month ended February 28, 1998.
- 20.13 Series 1996-B Certificateholders' Statement for the month ended February 28, 1998.
- 20.14 Series 1996-C Certificateholders' Statement for the month ended February 28, 1998.
- 20.15 Series 1996-D Certificateholders' Statement for the month ended February 28, 1998.
- 20.16 Series 1996-E Certificateholders' Statement for the month ended February 28, 1998.
- 20.17 Series 1996-G Certificateholders' Statement for the month ended February 28, 1998.
- 20.18 Series 1996-H Certificateholders' Statement for the month ended February 28, 1998.
- 20.19 Series 1996-J Certificateholders' Statement for the month ended February 28, 1998.
- 20.20 Series 1996-K Certificateholders' Statement for the month ended February 28, 1998.
- 20.21 Series 1996-L Certificateholders' Statement for the month ended February 28, 1998.
- 20.22 Series 1996-M Certificateholders' Statement for the month ended February 28, 1998.
- 20.23 Series 1997-B Certificateholders' Statement for the month ended February 28, 1998.
- 20.24 Series 1997-C Certificateholders' Statement for the month ended February 28, 1998.
- 20.25 Series 1997-E Certificateholders' Statement for the month ended February 28, 1998.
- 20.26 Series 1997-F Certificateholders' Statement for the month ended February 28, 1998.
- 20.27 Series 1997-I Certificateholders' Statement for the month ended February 28, 1998.
- 20.28 Series 1997-J Certificateholders' Statement for the month ended February 28, 1998.
- 20.29 Series 1997-K Certificateholders' Statement for the month ended February 28, 1998.
- 20.30 Series 1997-M Certificateholders' Statement for the month ended February 28, 1998.
- 20.31 Series 1997-N Certificateholders' Statement for the month ended February 28, 1998.

## Item 5. OTHER EVENTS

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

- 99.1. Series 1994-A Key Performance Factors for the month ended February 28, 1998.
- 99.2. Series 1994-B Key Performance Factors for the month ended February 28, 1998.
- 99.3. Series 1994-C Key Performance Factors for the month ended February 28, 1998.
- 99.4. Series 1995-A Key Performance Factors for the month ended February 28, 1998.
- 99.5. Series 1995-B Key Performance Factors for the month ended February 28, 1998.
- 99.6. Series 1995-C Key Performance Factors for the month ended February 28, 1998.

- 99.7. Series 1995-D Key Performance Factors for the month ended February 28, 1998.
- 99.8. Series 1995-E Key Performance Factors for the month ended February 28, 1998.
- 99.9. Series 1995-F Key Performance Factors for the month ended February 28, 1998.
- 99.10. Series 1995-I Key Performance Factors for the month ended February 28, 1998.
- 99.11. Series 1995-J Key Performance Factors for the month ended February 28, 1998.
- 99.12. Series 1996-A Key Performance Factors for the month ended February 28, 1998.
- 99.13. Series 1996-B Key Performance Factors for the month ended February 28, 1998.
- $99.14.\$  Series 1996-C Key Performance Factors for the month ended February 28, 1998.
- 99.15. Series 1996-D Key Performance Factors for the month ended February 28, 1998.
- 99.16. Series 1996-E Key Performance Factors for the month ended February 28, 1998.
- 99.17. Series 1996-G Key Performance Factors for the month ended February 28, 1998.
- 99.18. Series 1996-H Key Performance Factors for the month ended February 28, 1998.
- 99.19. Series 1996-J Key Performance Factors for the month ended February 28, 1998.
- 99.20. Series 1996-K Key Performance Factors for the month ended February 28, 1998.
- 99.21. Series 1996-L Key Performance Factors for the month ended February 28, 1998.
- 99.22. Series 1996-M Key Performance Factors for the month ended February 28, 1998.
- 99.23. Series 1997-B Key Performance Factors for the month ended February 28, 1998.
- 99.24. Series 1997-C Key Performance Factors for the month ended February 28, 1998.
- 99.25. Series 1997-E Key Performance Factors for the month ended February 28, 1998.
- 99.26. Series 1997-F Key Performance Factors for the month ended February 28, 1998.
- 99.27. Series 1997-I Key Performance Factors for the month ended February 28, 1998.
- 99.28. Series 1997-J Key Performance Factors for the month ended February 28, 1998.
- 99.29. Series 1997-K Key Performance Factors for the month ended February 28, 1998.
- 99.30. Series 1997-M Key Performance Factors for the month ended February 28, 1998.
- $99.31.\,$  Series 1997-N Key Performance Factors for the month ended February 28, 1998.

#### 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.

# MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: Bruce Crescenzo

Name: Bruce Crescenzo Title: Vice President

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r () KIVI	() P	INCHAIL H	CERTIFICATEHOLDERS.	STATEMENT

SERIES 1994-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING FEBRUARY 28, 1998

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
  - 1. The amount of distribution in respect of Class A Monthly Principal
  - 2. The amount of distribution in respect of Class B Monthly Principal
  - The amount of distribution in respect of Collateral Monthly Principal
  - The amount of distribution in respect of Class A Monthly Interest
  - The amount of distribution in respect of Class A Deficiency Amounts
  - 6. The amount of distribution in respect of Class A Additional Interest
  - 7. The amount of distribution in respect of Class B Monthly Interest
  - 8. The amount of distribution in respect of Class B Deficiency Amounts
  - 9. The amount of distribution in respect of Class B Additional Interest
  - 10. The amount of distribution in respect of Collateral Monthly Interest
  - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

- \$ 0.000000
- \$ 0.000000
- \$ 0.000000
- \$ 4.393125
- \$ 0.000000
- \$ 0.000000
- \$ 4.543125
- \$ 0.000000
- \$ 0.000000
- \$ 4.631250 -----
- \$ 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	\$75,841,380.38
	(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	\$3,922,829.55
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,409,789.23
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	\$34,488,564,555.67
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-A as of the end of the day on the last day of the related Monthly Period	\$760,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-A as of the end of the day on the last day of the related Monthly Period	\$760,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$661,200,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$661,200,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$34,200,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$64,600,000.00
	(h)	The Floating Investor Percentage with respect to the period: February 1, 1998 through February 28, 1998	2.18%
	(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 
Dol:	nguent Palanges	

#### 3. Delinquent Balances

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

Percentage Aggregate

			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.93%	679,549,284.50
(b)	65 - 94 days:		0.95%	332,371,949.35
(c)	95 - 124 days:		0.70%	247,036,159.29
(d)	125 - 154 days:		0.57%	200,406,561.87
(e)	155 or more days:		0.89%	312,342,948.62
		Total	5.04%	1,771,706,903.63

#### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,061,028.20
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,663,094.56 
(c)	The Class B Investor Default Amount for the related Monthly Period	\$137,746.24
(d)	The Collateral Default Amount for the related Monthly Period	\$260,187.40

# 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

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\$ 0.00

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

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

	(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	\$8,811,757.66
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$455 <b>,</b> 780.62
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$860,918.79
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	\$9,225,007.66
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$477 <b>,</b> 155.62

(c) The aggregate amount of Collections of

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$901,293.79

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.91%

(b) The Portfolio Adjusted Yield

4.31% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 17, 1998 through March 15, 1998:

Class A and Class B determination -

5.68750%

Collateral Interest determination -

5.62500%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President Bruce Crescenzo

1994-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING FEBRUARY 28, 1998

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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	\$4.192686
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.528125
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	\$4.631250
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	\$99,791,293.11
(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	\$5,161,619.00
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,749,722.99
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	\$34,488,564,555.67
(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:	
	February 1, 1998 through February 28, 1998	2.86%
(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 Mon		0.045000
(k)	The Collateral Floating Allocat with respect to the related Mon Period	0.085000	
(1)	(1) The Fixed Investor Percentage with respect to the related Monthly Period		
(m)	(m) The Class A Fixed Allocation with respect to the related Monthly Period		
(n)	(n) The Class B Fixed Allocation with respect to the related Monthly Period		
(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:	1.93%	679,549,284.50
(b)	65 - 94 days:		332,371,949.35

			Receivables	Balance
(a)	35 - 64 days:		1.93%	679,549,284.50
(b)	65 - 94 days:		0.95%	332,371,949.35
(c)	95 - 124 days:		0.70%	247,036,159.29
(d)	125 - 154 days:		0.57%	200,406,561.87
(e)	155 or more days:		0.89%	312,342,948.62
		Total	5.04%	1,771,706,903.63

#### 4. Investor Default Amount

3.

(a)		Aggregate Investor Default Amount the related Monthly Period	\$4,027,668.86
(b)		Class A Investor Default Amount the related Monthly Period	\$3,504,071.93
(c)		Class B Investor Default Amount the related Monthly Period	\$181,245.12
(d)		Collateral Default Amount for related Monthly Period	\$342,351.81
Inves	stor	Charge Offs	

# 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

(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 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 \$ 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 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 \$ 0.00 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 \$906,250.00 (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly \$46,875.00 Period \_\_\_\_\_ (c) The amount of the Collateral Servicing Fee payable by the Trust to the

7. Reallocations

Period

Servicer for the related Monthly

\$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.	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 Chartfall with	
	(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	\$11,594,418.34
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$599,711.29
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,132,787.79
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	\$12,138,168.34
	(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 \$627,836.29 Certificates \_\_\_\_\_ (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,185,912.79 11. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date \$ 0.00 (b) The amount of the Net Swap Payment for the related Transfer Date \$156,236.12 -----12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 11.91% (b) The Portfolio Adjusted Yield 4.33% -----C. Floating Rate Determinations LIBOR rates for the Interest Period of February 17, 1998 through March 15, 1998: Class B determination -5.68750% -----Collateral Interest determination -5.62500% The weighted average of the Treasury Bill Rates for the Interest Period: February 17, 1998 through March 15, 1998 5.21789% \_\_\_\_\_ MBNA AMERICA BANK,

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:\_\_\_\_\_

Name: Bruce Crescenzo
Title: Vice President

1994**-**B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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	\$4.453125
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.603125
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	\$4.706619
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	\$99,791,293.11
(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	\$5,161,619.00
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,749,722.99
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	\$34,488,564,555.67
(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:	
	February 1, 1998 through February 28, 1998	2.86%
(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 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 we respect to the related Monthly Pe		N/A 		
Deli	nquent Balances				
were	aggregate amount of outstanding be delinquent as of the end of the c ted Monthly Period:				
	F	Percentage of Total Receivables			
(a)	35 - 64 days:	1.93%	679,549,284.50		
(b)	65 - 94 days:	0.95%	332,371,949.35		
(c)	95 - 124 days:	0.70%	247,036,159.29		
(d)	125 - 154 days:	0.57%	200,406,561.87		
(e)	155 or more days:	0.89%	312,342,948.62		
	Total	5.04%	1,771,706,903.63		
Inve	stor Default Amount				
(a)	The Aggregate Investor Default Ar for the related Monthly Period	nount	\$4,027,668.86		
(b)	The Class A Investor Default Amou for the related Monthly Period	ınt	\$3,504,071.93		
(c)	The Class B Investor Default Amou for the related Monthly Period	int	\$181,245.12		
(d)	The Collateral Default Amount for the related Monthly Period	£	\$342,351.81		
Inve	Investor Charge Offs				
(a)	The aggregate amount of Class A Investor Charge Offs for the rela Monthly Period	ated	\$ 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 rela Monthly Period	ated	\$ 0.00		

4.

(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	\$90 	6,250.00 
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46	<b>,</b> 875.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period		,541.67

# 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	\$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	\$11,594,418.34
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$599,711.29
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,132,787.79
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	\$12,138,168.34 
	(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	

(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

\$1,185,912.79 \_\_\_\_\_

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.91%

(b) The Portfolio Adjusted Yield

4.22%

#### C. LIBOR Determinations

LIBOR rates for the Interest Period of February 17, 1998 through March 15, 1998:

Class A and Class B determination -

5.68750%

Collateral Interest determination -

5.62500%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:\_

Name: Bruce Crescenzo
Title: Vice President

1994-C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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	\$4.421250
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.556250
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	\$4.774402
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	\$57,379,991.99
(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	\$2,967,930.92
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,606,089.40
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	\$34,488,564,555.67
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$25,875,000.00 
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$48,875,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1998 through February 28, 1998	1.65%
(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 F		N/A 
(m)	The Class A Fixed Allocation wit respect to the related Monthly F		N/A 
(n)	The Class B Fixed Allocation wit respect to the related Monthly F		N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly F		N/A 
The were	nquent Balances aggregate amount of outstanding ke delinquent as of the end of the		
rela	ted Monthly Period:	Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.93%	· · · · ·
(b)	65 - 94 days:	0.95%	332,371,949.35
(c)	95 - 124 days:	0.70%	247,036,159.29
(d)	125 - 154 days:	0.57%	200,406,561.87
(e)	155 or more days:	0.89%	312,342,948.62
	Total	5.04%	1,771,706,903.63
Inve	estor Default Amount		
(a)	The Aggregate Investor Default A	Amount	\$2,315,909.49
(b)	The Class A Investor Default Amo	ount	\$2,014,841.27
(c)	The Class B Investor Default Amo	ount	\$104,215.97
(d)			\$196,852.25
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	lated	\$ 0.00

3.

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

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

\$ 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
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$521,093.75 
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

(b) The amount of Reallocated Class B

		Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8.	Coll	ection of Finance Charge Receivables	
	(a)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Process and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$6,979,446.65 
	(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	\$361,005.91
	(c)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$681,899.86
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
10.	Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,666,790.40

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

			on the related Transfer Date		\$344,834.03	
		(c)	The amount of Collateral Available Funds on deposit in the Finance Account on the related Transfer	e Charge	\$651,352.99 	
	11.	Port	tfolio Yield			
		(a)	The Portfolio Yield for the re- Monthly Period	lated	1	1.91%
		(b)	The Portfolio Adjusted Yield			4.27%
C.	Floa	ating	Rate Determinations			
		Febru	tes for the Interest Period of pary 17, 1998 through March 15,	1998:	5.62500%	
					ERICA BANK, L ASSOCIATION,	
Bruc	ce Cr	rescer	nzo			
				Name:	Bruce Crescenzo Vice President	

1995-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING FEBRUARY 28, 1998

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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	\$4.338750
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.458750
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	\$4.633615
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	\$74,843, 	466.91
	(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	\$3,871,2	14.25
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,312,2 	92.14
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		564 <b>,</b> 555.67
	(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 <b>,</b> 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 <b>,</b> 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	\$33,750,0	00.00
	(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	\$63,750,0	00.00
	(h)	The Floating Investor Percentage with respect to the period:		
		February 1, 1998 through February 28, 1998	2.15%	
	(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 respect to the related Monthly		N/A 	
(m)	The Class A Fixed Allocation w			
	respect to the related Monthly	Period	N/A 	
(n)	The Class B Fixed Allocation w 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 e delinquent as of the end of the			
rero	ned Monthly Fellod.	of Total	Aggregate Account Balance	
(a)	35 - 64 days:	1.93%	679,549,284.50	
(b)	65 - 94 days:	0.95%	332,371,949.35	
(c)	95 - 124 days:	0.70%	247,036,159.29	
(d)	125 - 154 days:	0.57%	200,406,561.87	
(e)	155 or more days:	0.89%	312,342,948.62	
	Total	5.04%	1,771,706,903.63	
Inve	stor Default Amount			
(a)	The Aggregate Investor Default for the related Monthly Period		\$3,020,751.50	
(b)	The Class A Investor Default American for the related Monthly Period		\$2,628,053.86	
(c)	The Class B Investor Default A for the related Monthly Period		\$135,933.82	
(d)	The Collateral Default Amount the related Monthly Period	for	\$256,763.82	
Inve	estor Charge Offs			
(a)	The aggregate amount of Class . Investor Charge Offs for the r Monthly Period		\$ 0.00	
(b)	The aggregate amount of Class . Investor Charge Offs set forth 5 (a) above per \$1,000 of orig certificate principal amount	in	\$ 0.00	
(c)	The aggregate amount of Class: Investor Charge Offs for the re Monthly Period		\$ 0.00	
(d)	The aggregate amount of Class Investor Charge Offs set forth 5 (c) above per \$1,000 of orig certificate principal amount	in	\$ 0.00	
	corerriedes principal amount			

Period

3.

4.

5.

	(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
6.	Inve	estor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$679,687.50 
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$35,156.25 
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$66,406.25 
7.	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 \$63,750,000.00 Date (d) The Class B Investor Interest as of the close of business on this Distribution \$33,750,000.00 -----8. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates \$9,103,625.92 -----(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 \$470,877.22 (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 \$889,434.69 Interest 9. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals \$ 0.00 (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date from the Reserve Account (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the \$ 0.00 related Transfer Date. 10. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,695,813,42 \_\_\_\_\_ (b) The amount of Class B Available Funds

on deposit in the Finance Charge Account

\$449,783.47

on the related Transfer Date

-----

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

\$849,590.94

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.91%

(b) The Portfolio Adjusted Yield

4.39% -----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of February 17, 1998 through March 15, 1998: 5.62500%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1995-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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	\$4.533750
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	\$4.758750
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	\$57,379,991.99
(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	\$2,967,930.92
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,606,089.40 
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	\$34,488,564,555.67
(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:	
	February 1, 1998 through February 28, 1998	1.65%
(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
	nquent Balances	
'I'he	aggregate amount of outstanding balances in the Acco	unts which

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

Percentage Aggregate

\$ 0.00

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			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.93%	679,549,284.50
(b)	65 - 94 days:		0.95%	332,371,949.35
(c)	95 - 124 days:		0.70%	247,036,159.29
(d)	125 - 154 days:		0.57%	200,406,561.87
(e)	155 or more days:		0.89%	312,342,948.62
		Total	5.04%	1,771,706,903.63

4.	Inve	stor Default Amount	
	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,315,909.49
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,014,841.27
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$104,215.97
	(d)	The Collateral Default Amount for the related Monthly Period	\$196,852.25
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

(d) The aggregate amount of Class B

Monthly Period

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

		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
6.	Inve	estor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$521,093.75
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

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	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest 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	\$7,172,793.27
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$344,834.03
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$651,352.99 
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	\$7,485,449.52
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$361,005.91

				ocated erest	in re	spect (	of the (	Collater	al	\$681,8	99.8	6 
	11.	Swa	p Ca:	sh Flow	s							
		(a)					Swap Re fer Date			\$506,0	02.8	7
		(b)					Swap Pa fer Date			\$ 0.	00	
	12.	Por	tfol	io Yiel	d							
		(a)		Portfo		ield fo	or the 1	related				11.91%
		(b)	The	Portfo	lio A	djuste	d Yield					4.34%
C.	Flo	ating	Rate	e Deter	minat	ions						
							eriod oi h 15, 19	998 <b>:</b> 5	.62500%			
D.							us of th p Counte					
	1.			-to-Mar Monthly			if any,	for the	е	\$		N/A
	2.	Has estal			t Res	erve A	ccount k	peen				No 
	3.	Has fund		Interes	t Res	erve A	ccount k	peen				No
	4.			_			nds with	ndrawn f	rom	\$ 0	.00	
	5.			funds Account				Interes	t			
		none										
	6.	Has	the :	Interes	t Rate	e Swap	been Te	erminate	d?			No
	7.	Long	Teri	m Credi	t Rat	ing of	the Swa	ap Count	erparty			AAA/Aaa
									AMERICA NAL ASSO cer		N,	
Bru	ce C	resce	nzo									
									Bruce			

related Monthly Period which were

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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 FEBRUARY 28, 1998

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The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 is set forth below.

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$5.041667
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.436250
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	\$4.624632
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	\$49,895,644.63
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$2,580,809.49
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,874,861.47
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	\$34,488,564,555.67
	(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:	
	Feb	ruary 1, 1998 through February 28, 1998 1.4	13%
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000

of Principal Receivables processed

(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 
The were	nquent Balances aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		last day of the
		of Total Receivables	Account
(a)	35 - 64 days:	1.93%	679,549,284.50
(b)	65 - 94 days:	0.95%	332,371,949.35
(c)	95 - 124 days:	0.70%	247,036,159.29
(d)	125 - 154 days:	0.57%	200,406,561.87
(e)	155 or more days:	0.89%	312,342,948.62
	Total	5.04%	1,771,706,903.63
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,013,834.38
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,752,035.91
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$90,622.54
(d)	The Collateral Default Amount f the related Monthly Period	or	\$171 <b>,</b> 175 <b>.</b> 93
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00

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\$ 0.00

\$ 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
- (c) The aggregate amount of Class B
- Investor Charge Offs for the related Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in

		5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(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
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
7.	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 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	\$6,132,666.33
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$299,855.65
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$566,393.85
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	\$6,404,541.33
	(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

\$313,918.15

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		(0)	Finance Charge Membership Fees related Monthly	Receivables and Ar processed during Period which were spect of the Colla	nnual the e ateral	\$592 <b>,</b> 956.3	35
	11.	Swap	Cash Flows				
		(a)	The amount of to for the related	he Net Swap Receip Transfer Date		335,457.5	50
		(b)	The amount of t for the related	he Net Swap Paymer Transfer Date		0.00	
	12.	Port	folio Yield				
			The Portfolio Yi Monthly Period	eld for the relate	ed		11.91%
		(b)	The Portfolio Ad	justed Yield			4.47%
C.	Flo	ating	Rate Determinati	ons			
				est Period of ugh March 15, 1998	5.62500	)%	
D.			on regarding the Rate Swap and th	status of the e Swap Counterpart	ΣY		
	1.		Mark-to-Market Am ed Monthly Peric	ount, if any, for d.	the	\$	N/A
	2.		he Interest Rese lished?	rve Account been			No
	3.	Has t funde		rve Account been			No
	4.		ggregate amount nterest Reserve	of funds withdrawn Account, if any	ıfrom	\$ 0.00	
	5.		ny funds withdra ve Account were	wn from the Intereutilized?	st		
		none					
	6.	Has t	he Interest Rate	Swap been Termina	ıted?		No
	7.	_	Term Credit Rati erparty	ng of the Swap			AAA/Aaa
				NAT	NA AMERICA E TIONAL ASSOC vicer		
Bru	ice C	rescen	20				
				Nam		Crescenzo	
				Tit	:le: Vice H	resident	

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SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING FEBRUARY 28, 1998

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The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 is set forth below.

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

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	\$4.383750
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.458750
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	\$4.670960
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	\$49,895,644.63
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$2,580,809.49
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,874,861.47
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	\$34,488,564,555.67
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		February 1, 1998 through February 28, 1998	1.43%
	(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		0.005000
	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		
	aggregate amount of outstanding delinquent as of the end of the		
rela	ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.93%	679,549,284.50
(b)	65 - 94 days:	0.95%	332,371,949.35
(c)	95 - 124 days:	0.70%	247,036,159.29
(d)	125 - 154 days:	0.57%	200,406,561.87
(e)	155 or more days:	0.89%	312,342,948.62
	- Tota		L,771,706,903.63
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,013,834.38
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,752,035.91 
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$90,622.54
(d)	The Collateral Default Amount f the related Monthly Period	or	\$171,175.93
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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(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)		
(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
Doa1	locations	

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	\$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	\$5,797,208.83 
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$299,855.65
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$566,393.85
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	\$6,069,083.83
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the	

		related Monthly Period which allocated in respect of the C Certificates		\$313,918.15
	(c)	The aggregate amount of Colle Finance Charge Receivables and Membership Fees processed dur related Monthly Period which allocated in respect of the Conterest	d Annual ing the were	\$592,956.35
11.	Port	folio Yield		
	(a)	The Portfolio Yield for the re Monthly Period	lated	11.91%
	(b)	The Portfolio Adjusted Yield		4.33%
		erminations		
		es for the Interest Period of 17, 1998 through March 15, 199	8:	5.62500%
			MBNA AMERICA NATIONAL ASS	·

Bruce Crescenzo

C.

By:
Name: Bruce Crescenzo
Title: Vice President

1995-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

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The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 is set forth below.

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

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	\$4.544553
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	\$ 52,189,696.53
(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	\$ 2,150,673.30
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 3,010,945.73
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	\$34,488,564,555.67
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-F as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00 
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-F as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 455,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 455,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 18,750,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$ 26,250,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1998 through February 28, 1998	1.43%
(i)	The Class A Floating Allocation with respect to the related Monthly Period0.910000	
(j)	The Class B Floating Allocation with respect to the related Monthly0.037500	
(k)	The Collateral Floating Allocation with respect to the related Monthly Period0.052500	

(1)	The Fixed Investor Percentage respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation was respect to the related Monthly		N/A 
(n)	The Class B Fixed Allocation was 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	Account
(a)	35 - 64 days:	1.93%	679,549,284.50
(b)	65 - 94 days:	0.95%	332,371,949.35
(c)	95 - 124 days:	0.70%	247,036,159.29
(d)	125 - 154 days:	0.57%	200,406,561.87
(e)	155 or more days:	0.89%	312,342,948.62
	Tota		1,771,706,903.63
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period		\$2,013,834.35
(b)	The Class A Investor Default American for the related Monthly Period		\$1,832,589.24
(c)	The Class B Investor Default Among the related Monthly Period		\$75,518.75
(d)	The Collateral Default Amount the related Monthly Period	for	\$105,726.36
Inve	stor Charge Offs		
(a)	The aggregate amount of Class I Investor Charge Offs for the ro Monthly Period		\$ 0.00
(b)	The aggregate amount of Class Investor Charge Offs set forth 5 (a) above per \$1,000 of origonal certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class I Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class I Investor Charge Offs set forth 5 (c) above per \$1,000 of origonal certificate principal amount	in	\$ 0.00

(e) The aggregate amount of Collateral

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	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 <b>,</b> 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
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	\$26,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$18,750,000.00
3. Cc	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	\$6,348,122.16
	(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	\$261,598.23 
	(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	\$366,238.06
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	\$ 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.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,063,747.16
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$249,879.48
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$349,831.81

11. Swap Cash Flows
(a) The amount of the Net Swap Receipt

(b) The amount of the Net Swap Payment for the related Transfer Date

for the related Transfer Date

\$ 0.00

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\$577,380.31

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.91%

(b) The Portfolio Adjusted Yield

3.80%

C. Floating Rate Determinations

LIBOR rates for the Interest Period Collateral Interest Determination

February 17, 1998 through March 15, 1998: 5.62500%

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MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:\_\_\_\_\_

Name: Bruce Crescenzo
Title: Vice President

1995-F

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

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The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 is set forth below.

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

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	\$4.346250
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.421250
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	\$4.530048
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	\$74,843,466.91
	(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	\$3,871,214.25
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,312,292.14
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	\$34,488,564,555.67
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00 
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$33,750,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$63,750,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		February 1, 1998 through February 28, 1998	2.15%
	(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	ithly	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
	1		
Deli	nquent Balances		
	aggregate amount of outstanding	balances in	the Accounts which
were	e delinquent as of the end of the		
		Percentage	Aggregate
		of Total Receivables	Account
(a)	35 - 64 days:	1.93%	679,549,284.50
(b)	65 - 94 days:	0.95%	332,371,949.35
(c)	95 - 124 days:	0.70%	247,036,159.29
(d)	125 - 154 days:	0.57%	200,406,561.87
(e)	155 or more days:	0.89%	312,342,948.62
	Tot		1,771,706,903.63
	100		
Tnve	estor Default Amount		
(a)	The Aggregate Investor Default	Amount	
(a)	for the related Monthly Period	Alloune	\$3,020,751.50
(b)	The Class A Investor Default Am	1011n+	
(1)	for the related Monthly Period	louire	\$2,628,053.86
(-)	The Class D Transler Default 3	<del>-</del>	
(c)	The Class B Investor Default Am for the related Monthly Period	iount	\$135,933.82
(d)	The Collateral Default Amount f the related Monthly Period	or	\$256,763.82
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A		
	Investor Charge Offs for the re Monthly Period	elated	\$ 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		\$ 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 \$ 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 (q) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this 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 \$ 0.00 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 \$679,687.50 (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly \$35,156.25 -----(c) The amount of the Collateral Servicing Fee payable by the Trust to the

Servicer for the related Monthly

Period

\$66,406.25

	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$63,750,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$33,750,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with 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	\$8,695,813.42
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$449,783.47
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$849,590.94

- 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 \$9,103,625.92

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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

\$470,877.22

(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

\$889,434.69

### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.91%

(b) The Portfolio Adjusted Yield

4.39% -----

#### C. LIBOR Determinations

LIBOR rates for the Interest Period of February 17, 1998 through March 15, 1998: 5.62500%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:\_

Name: Bruce Crescenzo Title: Vice President

1995-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

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The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 is set forth below.

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

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	\$4.391250
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.481250
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	\$4.668750
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	\$49,895,644.63
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of	
	the Class B Certificates	\$2,580,809.49
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,874,861.47
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	\$34,488,564,555.67 
(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:	
	February 1, 1998 through February 28, 1998	1.43%
(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 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 Receivable	
(a)	35 - 64 days:	1.93%	679,549,284.50
(b)	65 - 94 days:	0.95%	332,371,949.35
(c)	95 - 124 days:	0.70%	247,036,159.29
(d)	125 - 154 days:	0.57%	200,406,561.87
(e)	155 or more days:	0.89%	312,342,948.62
	Total	5.04%	1,771,706,903.63
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,013,834.38
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,752,035.91 
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$90,622.54
(d)	The Collateral Default Amount f the related Monthly Period	or	\$171,175.93
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	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	\$5,797,208.83
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$299,855.65
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$566,393.85 
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	\$6,069,083.83
	(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 \$313,918.15 (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 \$592,956.35 Interest 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 11.91% -----(b) The Portfolio Adjusted Yield 4.32%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 17, 1998 through March 15, 1998: 5.62500%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Ву:\_\_\_

Name: Bruce Crescenzo
Title: Vice President

1995-J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING FEBRUARY 28, 1998

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The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 is set forth below.

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

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	\$4.376250
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.473750
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	\$4.563609
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	\$69,853,903.27
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period	
	which were allocated in respect of the Class B Certificates	\$3,613,133.27
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of	A.C. 2021. 2022. 202
	the Collateral Interest	\$6,824,806.85
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	\$34,488,564,555.67
(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	6700 000 000 00
	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	
		2.01%
(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
	(c) Prin (a) (b) (c) (d) (f) (j)	which were allocated in respect of the Class A Certificates  (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  Principal Receivables in the Trust  (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period  (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period  (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period  (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period  (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period  (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period  (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period  (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  (h) The Class B Floating Allocation with respect to the related Monthly Period

(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wi		NI / N
	respect to the related Monthly	Period	N/A 
(n)	The Class B Fixed Allocation wirespect 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 ledelinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.93%	679,549,284.50
(b)	65 - 94 days:	0.95%	332,371,949.35
(c)	95 - 124 days:	0.70%	247,036,159.29
(d)	125 - 154 days:	0.57%	200,406,561.87
(e)	155 or more days:	0.89%	312,342,948.62
	Total	5.04%	1,771,706,903.63
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,819,368.15
(b)	The Class A Investor Default Amfor the related Monthly Period	ount	\$2,452,850.25
(c)	The Class B Investor Default Ame for the related Monthly Period	ount	\$126,871.60
(d)	The Collateral Default Amount for the related Monthly Period	or	\$239,646.30
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 origin certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period	lated	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of original certificate principal amount		\$ 0.00

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	(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
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$634,375.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$32,812.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$61,979.17
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$437,500.00
7.	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	\$8,116,092.57
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$419,797.95
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$792 <b>,</b> 951.55
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	\$8,496,717.57
	(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	\$439,485.45
	(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

\$830,139.05 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.91% -----

(b) The Portfolio Adjusted Yield

4.35%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 17, 1998 through March 15, 1998: 5.62500%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1996-A

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING FEBRUARY 28, 1998

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The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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	\$4.413750
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.496250
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	\$4.754497
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	\$49,895,644.63
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$2,580,809.49
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,874,861.47
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	\$34,488,564,555.67
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		February 1, 1998 through February 28, 1998	1.43%
	(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 F		N/A
	1		
(m)	The Class A Fixed Allocation wit		NT / 7
	respect to the related Monthly E	eriod	N/A 
(n)	The Class B Fixed Allocation wit	th	
	respect to the related Monthly F	Period	N/A 
(0)	The Collateral Fixed Allocation	with	
(0)	respect to the related Monthly F		N/A
Deli	inquent Balances		
were	aggregate amount of outstanding ke delinquent as of the end of the ated Monthly Period:		
		_	Aggregate
		of Total Receivables	
(a)	35 - 64 days:	1.93%	679,549,284.50
(b)	65 - 94 days:	0.95%	332,371,949.35
(c)	95 - 124 days:	0.70%	247,036,159.29
(d)	125 - 154 days:	0.57%	200,406,561.87
(e)	155 or more days:	0.89%	312,342,948.62
	Total	5.04%	1,771,706,903.63
Tnve	estor Default Amount		
(a)	The Aggregate Investor Default A for the related Monthly Period	MIOUITE	\$2,013,834.38
(b)	The Class A Investor Default Amo for the related Monthly Period		\$1,752,035.91
	-		
(C)	The Class B Investor Default Amo	ount	\$90,622.54
	for the related monthly refloc		
(d)	The Collateral Default Amount fo	r	
	the related Monthly Period		\$171 <b>,</b> 175.93
Tnve	estor Charge Offs		
(a)	The aggregate amount of Class A		
(a)	Investor Charge Offs for the rel	ated	<b>*</b> 0.00
	Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A		
	Investor Charge Offs set forth i 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	ated	
	Monthly Period		\$ 0.00
(d)	The aggregate amount of Class B		
(u)	Investor Charge Offs set forth i		
	5 (c) above per \$1,000 of origing certificate principal amount	ıa⊥	\$ 0.00

(e) The aggregate amount of Collateral

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		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
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	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	\$5,797,208.83
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$299,855.65
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$566,393.85
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	\$6,069,083.83
	(b)	-	
		Certificates	\$313,918.15
	(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 \$592,956.35 Interest

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.91%

(b) The Portfolio Adjusted Yield

4.28% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 17, 1998 through March 15, 1998: 5.62500%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1996-B

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING FEBRUARY 28, 1998

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The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
  - The amount of distribution in respect of Class A Monthly Principal

\$0.000000

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- The amount of distribution in respect of Class B Monthly Principal
- \$0.000000
- 3. The amount of distribution in respect of Collateral Monthly Principal
- \$0.00000
- 4. The amount of distribution in respect of Class A Monthly Interest
- \$4.323750
- The amount of distribution in respect of Class A Deficiency Amounts
- \$0.000000
- 6. The amount of distribution in respect of Class A Additional Interest
- \$0.000000
- 7. The amount of distribution in respect of Class B Monthly Interest
- \$4.428750
- 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
- \$0.00000
- 10. The amount of distribution in respect

of Collateral Monthly Interest

- \$4.603434
- 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	\$49,895,644.63
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$2,580,809.49
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,874,861.47
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	\$34,488,564,555.67 
	(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:	
		February 1, 1998 through February 28, 1998	1.43%
	(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 F		N/A
	1		
(m)	The Class A Fixed Allocation wit		NT / 7
	respect to the related Monthly E	eriod	N/A 
(n)	The Class B Fixed Allocation wit	th	
	respect to the related Monthly F	Period	N/A 
(0)	The Collateral Fixed Allocation	with	
(0)	respect to the related Monthly F		N/A
Deli	inquent Balances		
were	aggregate amount of outstanding ke delinquent as of the end of the ated Monthly Period:		
		_	Aggregate
		of Total Receivables	
(a)	35 - 64 days:	1.93%	679,549,284.50
(b)	65 - 94 days:	0.95%	332,371,949.35
(c)	95 - 124 days:	0.70%	247,036,159.29
(d)	125 - 154 days:	0.57%	200,406,561.87
(e)	155 or more days:	0.89%	312,342,948.62
	Total	5.04%	1,771,706,903.63
Tnve	estor Default Amount		
(a)	The Aggregate Investor Default A for the related Monthly Period	MIOUITE	\$2,013,834.38
(b)	The Class A Investor Default Amo for the related Monthly Period		\$1,752,035.91
	-		
(C)	The Class B Investor Default Amo	ount	\$90,622.54
	for the related monthly refloc		
(d)	The Collateral Default Amount fo	r	
	the related Monthly Period		\$171 <b>,</b> 175.93
Tnve	estor Charge Offs		
(a)	The aggregate amount of Class A		
(a)	Investor Charge Offs for the rel	ated	<b>*</b> 0.00
	Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A		
	Investor Charge Offs set forth i 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	ated	
	Monthly Period		\$ 0.00
(d)	The aggregate amount of Class B		
(u)	Investor Charge Offs set forth i		
	5 (c) above per \$1,000 of origing certificate principal amount	ıa⊥	\$ 0.00

(e) The aggregate amount of Collateral

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		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
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	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	\$5,797,208.83
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$299,855.65
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$566,393.85 
10.	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, allocated in respect of the Class A Certificates	\$6,069,083.83
		in respect of the graph in screening	
	(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	\$313,918.15
	(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 \$592,956.35 Interest 11. Portfolio Yield (a) The Portfolio Yield for the related 11.91% Monthly Period (b) The Portfolio Adjusted Yield 4.41% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 17, 1998 through March 15, 1998: 5.62500%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1996-C

SERIES 1996-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

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The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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	\$4.331250
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.436250
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	\$4.556250
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	\$97,497,237.22
(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	\$8,602,696.85
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,602,696.85
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	\$34,488,564,555.67
(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:	
	February 1, 1998 through February 28, 1998	2.86%
(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 wirespect to the related Monthly		N/A 
(n)	The Class B Fixed Allocation wirespect 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 e delinquent as of the end of the etcd Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.93%	679,549,284.50
(b)	65 - 94 days:	0.95%	332,371,949.35
(c)	95 - 124 days:	0.70%	247,036,159.29
(d)	125 - 154 days:	0.57%	200,406,561.87
(e)	155 or more days:	0.89%	312,342,948.62
	Total		1,771,706,903.63
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$4,027,668.69
(b)	The Class A Investor Default An for the related Monthly Period	nount	\$3,423,518.45
(c)	The Class B Investor Default Am for the related Monthly Period	nount	\$302,075.12
(d)	The Collateral Default Amount f the related Monthly Period	for	\$302,075.12
Inve	estor 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 original certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class E Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class E Investor Charge Offs set forth 5 (c) above per \$1,000 of original certificate principal amount	in	\$ 0.00

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	(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
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$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
		The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00
7.	Real	locations	
	( - )	The amount of Bealleanted Callatana	
	(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	\$11,327,879.51
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$999,518.75
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$999,518.75
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$11,859,129.51
	(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	\$1,046,393.75
	(c)	The aggregate amount of Collections of	

(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

\$1,046,393.75 \_\_\_\_\_

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.91% -----

(b) The Portfolio Adjusted Yield

4.41%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 17, 1998 through March 15, 1998: 5.62500%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1996-D

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING FEBRUARY 28, 1998

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The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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	\$4.346250
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.451250
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	\$4.638612
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	\$73,122,929.96
		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	\$6,452,023.83 
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,452,023.83
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	\$34,488,564,555.67
	(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:	
		February 1, 1998 through February 28, 1998	2.15%
	(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 Allocat with respect to the related Mon 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
	nquent Balances aggregate amount of outstanding	balances in t	the Accounts which
	delinquent as of the end of the ted Monthly Period:	day on the	last day of the
		Percentage of Total Receivables	
(a)	35 - 64 days:	1.93%	679,549,284.50
(b)	65 - 94 days:	0.95%	332,371,949.35
(c)	95 - 124 days:	0.70%	247,036,159.29
(d)	125 - 154 days:	0.57%	200,406,561.87
(e)	155 or more days:	0.89%	312,342,948.62
	Total	5.04%	1,771,706,903.63
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$ 3,020,751.76
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,567,638.88
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$226,556.44
(d)	The Collateral Default Amount f the related Monthly Period	or	\$226,556.44
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	\$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

	(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	\$ 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	\$8,495,909.87
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$749,639.05
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$749,639.05
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	\$8,894,347.37
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$784,795.30

Certificates

\$784,795.30

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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

\$784,795.30

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.91%

(b) The Portfolio Adjusted Yield

4.38%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 17, 1998 through March 15, 1998:

Class A and Class B determination -

5.62500%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:\_\_\_\_

Name: Bruce Crescenzo
Title: Vice President

1996-E

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING FEBRUARY 28, 1998

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The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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	\$4.353750
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.481250
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	\$4.938074
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	\$48,748,618.68
	(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	\$4,301,350.51
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,301,350.51
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	\$34,488,564,555.67
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		February 1, 1998 through February 28, 1998	1.43%
	(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	

(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:

		F	Percentage of Total Receivables	Account
(a)	35 - 64 days:		1.93%	679,549,284.50
(b)	65 - 94 days:		0.95%	332,371,949.35
(c)	95 - 124 days:		0.70%	247,036,159.29
(d)	125 - 154 days:		0.57%	200,406,561.87
(e)	155 or more days:		0.89%	312,342,948.62
		Total	5.04% 	1,771,706,903.63

## 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,013,834.46
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,711,759.18 
(c)	The Class B Investor Default Amount for the related Monthly Period	\$151 <b>,</b> 037.64
(d)	The Collateral Default Amount for the related Monthly Period	\$151,037.64

## 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

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(d) The aggregate amount of Class B

Monthly Period

	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				
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				

	(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 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	\$5,663,939.74	
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$499,759.56	
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$499,759.56	
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	\$5,929,564.74	
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were		

allocated in respect of the Class B Certificates  $\ensuremath{\mathsf{B}}$ 

\$523,197.06

(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

\$523,197.06

## 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.91%

(b) The Portfolio Adjusted Yield

4.35%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

February 17, 1998 through March 15, 1998: 5.62500%

- -----

Collateral Interest Determination for the Interest

Period of

February 13, 1998 to March 13, 1998: 5.62500%

- -----

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:

Name: Bruce Crescenzo
Title: Vice President

1996-G

SERIES 1996-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING FEBRUARY 28, 1998

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The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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).
  - \$1,000 Original Certificate Principal Amount).

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

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

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

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

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

Monthly Interest

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

\$4.293750

\$0.000000

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\$0.000000

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\$0.000000

\$4.421250

\$ 0.000000

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\$0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
  - 1. The total amount of distribution from the Interest Funding Account

	2.		amount of the current quarterly erest distribution in respect of as A	\$	0.00
	3.	inte Clas	amount of the current quarterly erest distribution in respect of ss A set forth in 2 above per \$1,000 original certificate principal	\$	0.000000
	4.	4. The amount of the current quarterly interest distribution in respect of Class B		\$	0.00
	5.	inte Clas	amount of the current quarterly erest distribution in respect of ss B set forth in 4 above per \$1,000 original certificate principal ant	\$	0.000000
D.	Inf	ormat	tion Regarding the Performance of the Trust		
υ.					
	1.	COII	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	\$11	L6,996,687.09
			the class h 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		),323,237.99
		(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	),323,237.99
	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		1,488,564,555.67
		(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-H as of the end of the day on the last day of the related Monthly Period		200,000,000.00
		(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-H as of the end of the day on the		
			last day of the related Monthly Period		200,000,000.00
		(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of		
			the related Monthly Period		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 o	f
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:

February 1, 1998 through February 28, 1998 3.44%

(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:

		1	Percentage of Total Receivables	Account
(a)	35 - 64 days:		1.93%	679,549,284.50
(b)	65 - 94 days:		0.95%	332,371,949.35
(c)	95 - 124 days:		0.70%	247,036,159.29
(d)	125 - 154 days:		0.57%	200,406,561.87
(e)	155 or more days:		0.89%	312,342,948.62
		Total	5.04%	1,771,706,903.63

#### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$4,833,202.66
(b)	The Class A Investor Default Amount	

for the related Monthly Period

\$4,108,222.20

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

\$362,490.23

	(d)	The Collateral Default Amount for the related Monthly Period	\$362	2,490.23
5.	Inves	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$	0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$	0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$	0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$	0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$	0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$	0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$	0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate 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

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00 
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00 
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$750,000.00 
7. Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c) The Collateral Interest as of the close of business on this Distribution Date	\$90,000,000.00 
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$90,000,000.00
8. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Interest Funding Account	
(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$4,777,537.50

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date  (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date  10. Available Funds  (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date  (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date  (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date  (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date  11. Collection of Finance Charge Receivables  (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates  (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period within were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period within were allocated in respect of the Collateral Interest  12. Portfolio Yield  (a) The Portfolio Adjusted Yield The Portfolio Adjusted Yield 4.40%  LIBOR Determinations  LIBOR Tates for the related Interest Period:  Class A and Class B determination - 5.625008  Collateral Interest determination - 5.625008	(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$4,379,625.00 		
Proceeds deposited in the Finance Charge Account on the related Transfer Date  10. Available Funds  (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date  (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date  (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date  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  (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest  12. Portfolio Yield  (a) The Portfolio Adjusted Yield  4.403  LIBOR Determinations  LIBOR rates for the related Interest Period:  Class A and Class B determination -  5.625008	(c)	the Interest Funding Account with respect to the Class B Certificates			
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date  (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date  (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date  (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date  11. Collection of Finance Charge Receivables  (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class A 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 Class B Certificates  (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest  12. Fortfolio Yield  (a) The Portfolio Yield for the related Monthly Period  (b) The Fortfolio Adjusted Yield  4.40%  LIBOR Determinations  LIBOR rates for the related Interest Period:  Collateral Interest determination - 5.62500%	(d)	Proceeds deposited in the Finance Charge Account on the related			
on deposit in the Finance Charge Account on the related Transfer Date  (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date  (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date  (d) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date  (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates  (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest  (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  (a) The Portfolio Yield for the related Monthly Period Mich were allocated in respect of the Collateral Interest Period:  LIBOR Determinations  LIBOR rates for the related Interest Period:  Collateral Interest determination - 5.62500%	10. Ava	ailable Funds			
on deposit in the Finance Charge Account on the related Transfer Date  (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date  \$1,199,422.57  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  (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest  (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  \$1,255,672.57	(a)	on deposit in the Finance Charge Account			
Funds on deposit in the Finance Charge Account on the related Transfer Date  \$1,199,422.57  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  (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest  (a) The Portfolio Yield  (a) The Portfolio Yield for the related Monthly Period  (b) The Portfolio Adjusted Yield  11.91%  LIBOR Determinations  LIBOR rates for the related Interest Period:  Class A and Class B determination - 5.62500%  Collateral Interest determination - 5.62500%	(b)	on deposit in the Finance Charge Account			
(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 \$14,230,955.67  (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 \$1,255,672.57  (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 \$1,255,672.57  12. Portfolio Yield  (a) The Portfolio Yield for the related Monthly Period  (b) The Portfolio Adjusted Yield 4.40%  LIBOR Determinations  LIBOR rates for the related Interest Period:  Class A and Class B determination - 5.62500%	(c)	Funds on deposit in the Finance Charge			
of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates  (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest  12. Portfolio Yield  (a) The Portfolio Yield for the related Monthly Period  (b) The Portfolio Adjusted Yield  11.91%   LIBOR Determinations  LIBOR rates for the related Interest Period:  Class A and Class B determination - 5.62500%  Collateral Interest determination - 5.62500%	11. Col	llection of Finance Charge Receivables			
(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 \$1,255,672.57  (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 \$1,255,672.57  12. Portfolio Yield  (a) The Portfolio Yield for the related Monthly Period \$1.91%  (b) The Portfolio Adjusted Yield 4.40%  LIBOR Determinations  LIBOR rates for the related Interest Period:  Class A and Class B determination - 5.62500%  Collateral Interest determination - 5.62500%	(a)	of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated			
Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest  12. Portfolio Yield  (a) The Portfolio Yield for the related Monthly Period  11.91%  (b) The Portfolio Adjusted Yield  LIBOR Determinations  LIBOR rates for the related Interest Period:  Class A and Class B determination -  5.62500%  Collateral Interest determination -  5.62500%	(b)	Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B	\$1,255,672.57		
(a) The Portfolio Yield for the related Monthly Period 11.91%  (b) The Portfolio Adjusted Yield 4.40%  LIBOR Determinations  LIBOR rates for the related Interest Period:  Class A and Class B determination - 5.62500%	(c)	Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral			
Monthly Period  11.91%  (b) The Portfolio Adjusted Yield  4.40%  LIBOR Determinations  LIBOR rates for the related Interest Period:  Class A and Class B determination - 5.62500%	12. Poi	rtfolio Yield			
LIBOR Determinations  LIBOR rates for the related Interest Period:  Class A and Class B determination - 5.62500%  Collateral Interest determination - 5.62500%	(a)				
LIBOR rates for the related Interest Period:  Class A and Class B determination - 5.62500%  Collateral Interest determination - 5.62500%	(b)	The Portfolio Adjusted Yield			
Class A and Class B determination - 5.62500%  Collateral Interest determination - 5.62500%	LIBOR Determinations				
Collateral Interest determination - 5.62500%	LIBOR rates for the related Interest Period:				
	Class A	and Class B determination -			
	Collate	ral Interest determination -			

Ε.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1996-Н

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

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The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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	\$4.331250
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.488750
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	\$4.802778
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	\$97,497,237.22
	(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	\$8,602,696.85
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,602,696.85
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	\$34,488,564,555.67
	(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:	
	, .	February 1, 1998 through February 28, 1998	2.86%
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
	(2)		

(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 Aggregate

			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.93%	679,549,284.50
(b)	65 - 94 days:		0.95%	332,371,949.35
(c)	95 - 124 days:		0.70%	247,036,159.29
(d)	125 - 154 days:		0.57%	200,406,561.87
(e)	155 or more days:		0.89% 	312,342,948.62
		Total	5.04%	1,771,706,903.63

# 4. Investor Default Amount

(a) The Aggregate Investor Default Amount

	for the related Monthly Period	\$ 4,027,668.69
. ,	The Class A Investor Default Amount for the related Monthly Period	\$3,423,518.45

- (c) The Class B Investor Default Amount for the related Monthly Period \$302,075.12
- (d) The Collateral Default Amount for the related Monthly Period \$302,075.12

### 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

\$ 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	\$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

6.

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the \$625,000.00 related Monthly Period 7. Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to \$ 0.00 this Distribution Date (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 (c) The Collateral Interest as of the close of business on this Distribution Date \$75,000,000.00 (d) The Class B Investor Interest as of the close of business on this Distribution Date \$75,000,000.00 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) (b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00 (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 \_\_\_\_\_ (d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,327,879.51 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account

on the related Transfer Date

(c) The amount of Collateral Available

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

\$999,518.75

\$999,518.75

	(a)	The aggregate amount of Collect of Finance Charge Receivables Membership Fees processed duri related Monthly Period, alloca in respect of the Class A Cert	and Annual ng the ited	\$11,859,129.51
	(b)	The aggregate amount of Collection Finance Charge Receivables and Membership Fees processed duri related Monthly Period which wallocated in respect of the Cl Certificates	l Annual ng the vere	\$1,046,393.75
	(c)	The aggregate amount of Collection Finance Charge Receivables and Membership Fees processed duri related Monthly Period which wallocated in respect of the Collinterest	l Annual ng the vere	\$1,046,393.75
	11. Port	folio Yield		
		The Portfolio Yield for the rel Monthly Period	ated	11.91%
	(b)	The Portfolio Adjusted Yield		4.39%
C.	LIBOR Det	erminations		
	LIBOR rat	es for the Interest Period of		
		y 17, 1998 through March 15, 19 A and Class B determination -	998:	5.62500%
		y 13, 1998 to March 13, 1998: teral Interest determination -		5.62500%
			MBNA AMERICA NATIONAL ASS Servicer	·

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1996-J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

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The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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	\$4.316250
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.481250
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	\$4.841667
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	\$97,497,237.22
		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	\$8,602,696.85
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,602,696.85
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	\$34,488,564,555.67 
	(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:	
		February 1, 1998 through February 28, 1998	2.86%
	(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 Period	Monthly	0.075000
	(1)	The Fixed Investor Percentagerespect to the related Month		N/A 
	(m)	The Class A Fixed Allocation respect to the related Month		N/A 
	(n)	The Class B Fixed Allocation respect to the related Month		N/A 
	(0)	The Collateral Fixed Allocat respect to the related Month		N/A 
	3. Deli	nquent Balances		
	were	aggregate amount of outstandi delinquent as of the end of ted Monthly Period:		
			of Total	Aggregate Account Balance
	(a)	35 - 64 days:	1.93%	679,549,284.50
	(b)	65 - 94 days:	0.95%	332,371,949.35
	(c)	95 - 124 days:	0.70%	
	(d)	125 - 154 days:	0.57%	200,406,561.87
	(e)	155 or more days:	0.89%	312,342,948.62
		Tot	5.04%	1,771,706,903.63
	4. Inve	stor Default Amount		
	(a)	The Aggregate Investor Defau for the related Monthly Peri		\$ 4,027,668.69
	(b)	The Class A Investor Default for the related Monthly Peri		\$3,423,518.45
	(c)	The Class B Investor Default for the related Monthly Peri		\$302,075.12
	(d)	The Collateral Default Amour the related Monthly Period	nt for	\$302,075.12 
5.	Investor	Charge Offs		
	(a)	The aggregate amount of Class Investor Charge Offs for the Monthly Period		\$ 0.00
	(d)	The aggregate amount of Class Investor Charge Offs set for 5 (a) above per \$1,000 of or certificate principal amount	th in riginal	\$ 0.00
	(c)	The aggregate amount of Clas Investor Charge Offs for the Monthly Period		\$ 0.00
	(d)	The aggregate amount of Clas Investor Charge Offs set for 5 (c) above per \$1,000 of or certificate principal amount	th in riginal	\$ 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	\$78,125.00
(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
Real	locations	
(a)	The amount of Reallocated Collateral	

7.

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 \$ 0.00 this Distribution Date (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 \$75,000,000.00 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 \$ 0.00 Period \_\_\_\_\_ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 (d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,327,879.51 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$999,518.75 (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$999,518.75 \_\_\_\_\_ 10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$11,859,129.51 (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 \$1,046,393.75

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

\$1,046,393.75 \_\_\_\_\_

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.91%

(b) The Portfolio Adjusted Yield

4.41%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

February 17, 1998 through March 15, 1998: Class A and Class B determination -

5.62500%

February 13, 1998 to March 13, 1998: Collateral Interest determination -

5.62500%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo Title: Vice President

1996-K

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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 \$4.746614
  - 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).
  - The amount of the current monthly accumulation in respect of Class A Monthly Interest
  - The amount of the current monthly accumulation in respect of Class A Deficiency Amounts
  - The amount of the current monthly accumulation in respect of Class A Additional Interest
  - 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest
  - The amount of the current monthly accumulation in respect of Class B Deficiency Amounts
  - 6. The amount of the current monthly accumulation in respect of Class B Additional Interest

\$4.241250

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\$0.000000

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\$0.000000

\$4.398750

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\$ 0.000000

\$0.000000

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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 Clas	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 Clas	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$	0.000000
Inf	ormat	ion Regarding the Performance of the Trust		
1.	Coll	ection of Principal Receivables		
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates		,748,618.68 
	(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	\$4,	301,350.51
	(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,	301,350.51
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		,488,564,555.67 
	(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		0,000,000.00
	(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		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 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		5,000,000.00

D.

(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1998 through February 28, 1998	1.43%
(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

# 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:

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.93%	679,549,284.50
(b)	65 - 94 days:		0.95%	332,371,949.35
(c)	95 - 124 days:		0.70%	247,036,159.29
(d)	125 - 154 days:		0.57%	200,406,561.87
(e)	155 or more days:		0.89%	312,342,948.62
		Total	5.04%	1,771,706,903.63

# 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,013,834.46
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,711,759.18
(c)	The Class B Investor Default Amount for the related Monthly Period	\$151,037.64

(d) The Collateral Default Amount for

\$151,037.64

N/A

#### 5. Investor Charge Offs

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

- \$ 0.00
- \$ 0.00
- \$ 0.00
  - \$ 0.00
  - \$ 0.00
  - \$ 0.00
- \$ 0.00
- \$ 0.00
- \$ 0.00
  - \$ 0.00
  - \$ 0.00
  - \$ 0.00

- 6. Investor Servicing Fee
  - (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly

	Period	\$442,708.33
(1)	) miles and a fall of the files	
(b	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
(0	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. Re	allocations	
(a	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b	Principal Collections with respect to this Distribution Date	\$ 0.00
(0	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. Pr	incipal Funding Account	
(a	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 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	\$ 0.00
(e	n) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Int	erest Funding Account	
(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$1,967,484.38

(b) The aggregate amount deposited into

\$442,708.33

Period

		the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$1,802,531.25
	(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$164,953.13
	(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	\$5,663,939.74 
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$499,759.56 
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$499,759.56
	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	\$5,929,564.74
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$523,197.06
	(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	\$523,197.06
	12. Poi	rtfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	11.91%
	(b)	The Portfolio Adjusted Yield	4.47%
E.	LIBOR De	eterminations	
	LIBOR ra	ates for the related Interest Period:	
	Class A	and Class B determination -	5.62500%
	Collate	ral Interest determination -	5.62500%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1996-L

CLASS A CUSIP 55262TBV4 CLASS B CUSIP 55262TBW2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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

 The amount of distribution in respect of Collateral Monthly Principal

\$0.000000

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

\$4.929426

 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).

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

\$4.316250

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

\$0.00000

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

\$0.000000

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

\$4.481250

 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 \_\_\_\_\_

\$0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
  - 1. The total amount of distribution from

the Interest Funding Account  2. The amount of the current quarterly interest distribution in respect of Class A  3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount  4. The amount of the current quarterly interest distribution in respect of 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 amount  5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount  5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount  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 Receivables  (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  2. Principal Receivables in the Trust  (a) The aggregate amount of Principal Receivables in the Trust as of the				
interest distribution in respect of Class A \$ 0.00  3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount \$ 0.000000  4. The amount of the current quarterly interest distribution in respect of Class B \$ 0.00  5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount \$ 0.000000  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 \$48,748,618.68  (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 \$4,301,350.51  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,301,350.51  (c) The aggregate amount of Principal Receivables in the Trust  (a) The aggregate amount of Principal Receivables in the Trust as of the		the :	Interest Funding Account	\$ 0.00
Class A \$ 0.00  3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount \$ 0.000000  4. The amount of the current quarterly interest distribution in respect of Class B \$ 0.00  5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount \$ 0.000000  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 \$48,748,618.68  (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 \$4,301,350.51  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,301,350.51  (c) The aggregate amount of Collections of Principal Receivables in the Trust  (a) The aggregate amount of Principal Receivables in the Trust as of the	2.			
interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount  4. The amount of the current quarterly interest distribution in respect of 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 amount  5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount  5. O.000000  Information Regarding the Performance of the Trust  1. Collection of Principal Receivables  (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates  (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  (a) The aggregate amount of Principal Receivables in the Trust  (b) The aggregate amount of Principal Receivables in the Trust  (a) The aggregate amount of Principal Receivables in the Trust as of the				\$ 0.00
4. The amount of the current quarterly interest distribution in respect of Class B \$ 0.00  5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount \$ 0.000000  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 \$48,748,618.68  (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 \$4,301,350.51  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,301,350.51  2. Principal Receivables in the Trust  (a) The aggregate amount of Principal Receivables in the Trust as of the	3.	inter Class of or	rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal	
interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount  S 0.000000  Information Regarding the Performance of the Trust  1. Collection of Principal Receivables  (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates  (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  2. Principal Receivables in the Trust  (a) The aggregate amount of Principal Receivables in the Trust as of the	4.	inte	rest distribution in respect of	
1. Collection of Principal Receivables  (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates  (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  (c) The aggregate amount of Principal Receivables in the Trust  (a) The aggregate amount of Principal Receivables in the Trust as of the	5.	inter Class of or	rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal	
(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates  (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  (a) The aggregate amount of Principal Receivables in the Trust as of the	Inf	ormat:	ion Regarding the Performance of the Trust	
of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates  (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  2. Principal Receivables in the Trust  (a) The aggregate amount of Principal Receivables in the Trust as of the	1.	Colle	ection of Principal Receivables	
of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  2. Principal Receivables in the Trust  (a) The aggregate amount of Principal Receivables in the Trust as of the		(a)	of Principal Receivables processed during the related Monthly Period which were allocated in respect of	\$48,748,618.68
of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest  2. Principal Receivables in the Trust  (a) The aggregate amount of Principal Receivables in the Trust as of the		(b)	of Principal Receivables processed during the related Monthly Period which were allocated in respect of	\$4,301,350.51
(a) The aggregate amount of Principal Receivables in the Trust as of the		(c)	of Principal Receivables processed during the related Monthly Period which were allocated in respect of	· ·
Receivables in the Trust as of the	2.	Princ	cipal Receivables in the Trust	
end of the day on the last day of the related Monthly Period \$34,488,564,555.67		(a)	Receivables in the Trust as of the end of the day on the last day of	
(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period \$500,000,000.00		(b)	in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last	\$500,000,000.00
(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period \$500,000,000.00		(c)	in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the	
(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		(d)	in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of	
(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		(e)	in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last	
(f) The amount of Principal Receivables		(f)	The amount of Principal Receivables	

D.

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

\$37,500,000.00

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

\$37,500,000.00

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

February 1, 1998 through February 28, 1998 1.43%

(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:

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.93%	679,549,284.50
(b)	65 - 94 days:		0.95%	332,371,949.35
(c)	95 - 124 days:		0.70%	247,036,159.29
(d)	125 - 154 days:		0.57%	200,406,561.87
(e)	155 or more days:		0.89%	312,342,948.62
		Total	5.04%	1,771,706,903.63

#### 4. Investor Default Amount

	for th	e relate	ed Monthly	y Period		\$2,013,834.	46
(a)	The Ag	gregate	Investor	Default	Amount		

(b) The Class A Investor Default Amount for the related Monthly Period \$1,711,759.18

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

\$151,037.64 -----

	(d)	The Collateral Default Amount for the related Monthly Period	\$15	51,037.64
5.	Inve	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$	0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 	0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 	0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$	0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$	0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$	0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- 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

	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33
		101104	
	(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 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.	Inter	est Funding Account	
	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$2,002,453.13

(b)	The aggregate amount deposited into the Interest Funding Account with					
	respect to the Class A Certificates on the related Transfer Date	\$1,834,406.25				
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$168,046.88				
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 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	\$5,663,939.74 				
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$499,759.56				
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$499,759.56				
11. Col	lection of Finance Charge Receivables					
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$5,929,564.74				
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$523,197.06				
(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	\$523 <b>,</b> 197.06				
12. Por	rtfolio Yield					
(a)	The Portfolio Yield for the related Monthly Period	11.91%				
(b)	The Portfolio Adjusted Yield	4.36%				
LIBOR De	LIBOR Determinations					
LIBOR ra	ates for the related Interest Period:					
Class A	and Class B determination -	5.62500%				
Collater	al Interest determination -	5.62500%				

E.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1996-M

FORM OF MONTHLY CERTIFICATEHOLDERS'STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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 Class C Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.338750
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.481250
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Class C Monthly Interest	\$4.931250
11. The amount of distribution in respect of Class C Deficiency Amounts	\$0.000000
12. The amount of distribution in respect of Class C Additional Interest	\$ 0.000000

- 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	\$97,497,237.22 
	(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	\$8,602,696.85
	(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	\$8,602,696.85
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	\$34,488,564,555.67 
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00 
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 
	(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
	(h)	The amount of Principal Receivables in the Trust represented by the Class C Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 
	(i)	The amount of Principal Receivables in the Trust represented by the Class C Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00

(j)	The Floating Investor Percentage with respect to the period:	
	February 1, 1998 through February 28, 1998 2.86%	
(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
(0)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(q)	The Class C Fixed Allocation with respect to the related Monthly Period	N/A

# 3. 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:		1.93%	679,549,284.50
(b)	65 - 94 days:		0.95%	332,371,949.35
(c)	95 - 124 days:		0.70%	247,036,159.29
(d)	125 - 154 days:		0.57%	200,406,561.87
(e)	155 or more days:		0.89%	312,342,948.62
		Total	5.04%	1,771,706,903.63

### 4. Investor Default Amount

	for the related Monthly Period	\$ 4,027,668.69
(a)	The Aggregate Investor Default Amount	

- (b) The Class A Investor Default Amount for the related Monthly Period
  - for the related Monthly Period \$3,423,518.45
- (c) The Class B Investor Default Amount for the related Monthly Period
- \$302,075.12
- (d) The Class C Default Amount for the related Monthly Period
- \$302,075.12

# 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 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 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
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	

6.

Period

\$78,125.00

(c) The amount of the Class C Servicing Fee payable by the Trust to the Servicer for the related Monthly \$78,125.00 Period -----(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$625,000.00 -----7. Reallocations 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 \$75,000,000.00 (d) The Class C Adjusted Investor Interest as of the close of business on this Distribution Date \$75,000,000.00 -----(e) The Class B Investor Interest as of the close of business on this Distribution Date \$75,000,000.00 -----(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$75,000,000.00 -----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 A \$ 0.00 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 \$ 0.00 Available Funds (e) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C \$ 0.00 Available Funds \_\_\_\_\_ 9. Reserve 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	\$11,327,879.51
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$999,518.75
	(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$999,518.75
11.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$11,859,129.51
	(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	\$1,046,393.75
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests	\$1,046,393.75
12.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	11.91%
	(b)	The Portfolio Adjusted Yield	4.36%
LIBO	OR De	terminations	
LIBO	OR ra	tes for the Interest Period of	
	1.7	1000 -1 1 1 1 1 1000 5 605000	

February 17, 1998 through March 15, 1998: 5.62500%

C.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1997-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

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

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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 \$4.301250 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 -----6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$4.443750 \_\_\_\_\_ 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 \$4.841667 \_\_\_\_\_ 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	\$73,122,929.96 
(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	\$6,452,023.83
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,452,023.83
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	\$34,488,564,555.67
(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
(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 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:	0.150
(j)	February 1, 1998 through February 28, 1998  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

2.

	period		0.075000
(1)	The Collateral Floating Alloca with respect to the related Mc Period		0.075000
(m)	The Fixed Investor Percentage respect to the related Monthly		N/A 
(n)	The Class A Fixed Allocation we respect to the related Monthly		N/A 
(0)	The Class B Fixed Allocation w respect to the related Monthly		N/A 
(p)	The Collateral Fixed Allocation respect to the related Monthly		N/A 
Deli	inquent Balances		
were	aggregate amount of outstanding e delinquent as of the end of th ated Monthly Period:		
		Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:	1.93%	679,549,284.50
(b)	65 - 94 days:	0.95%	332,371,949.35
(c)	95 - 124 days:	0.70%	247,036,159.29
(d)	125 - 154 days:		200,406,561.87
		<b>-</b>	·

#### 4. Investor Default Amount

(e) 155 or more days:

3.

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$3,020,751.76
(h)	The Class A Investor Default Amount	

for the related Monthly Period \$2,567,638.88

(c) The Class B Investor Default Amount for the related Monthly Period \$226,556.44

(d) The Collateral Default Amount for the related Monthly Period \$226,556.44 \_\_\_\_

## 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 -----

0.89% 312,342,948.62

Total 5.04% 1,771,706,903.63

(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 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

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	\$56,250,000.00 
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	on \$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 to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,495,909.87

(b) The amount of Class B Available Funds

		on deposit in the Finance Charcon the related Transfer Date	ge Account	\$749 <b>,</b> 639.	05
	(c)	The amount of Collateral Availability Funds on deposit in the Finance Account on the related Transfer	e Charge	\$749 <b>,</b> 639.	05
10.	Coll	ection of Finance Charge Receive	ables		
	(a)	The aggregate amount of Collect of Finance Charge Receivables a Membership Fees processed during related Monthly Period, allocating respect of the Class A Cert.	and Annual ng the ted	\$8,894,34	7.37
	(b)	The aggregate amount of Collectinance Charge Receivables and Membership Fees processed during related Monthly Period which we allocated in respect of the Clause Certificates	Annual ng the ere	\$784,795.	30
	(c)	The aggregate amount of Collection Finance Charge Receivables and Membership Fees processed during related Monthly Period which we allocated in respect of the Collinterest	Annual ng the ere	\$784,795.	30
11.	Port	folio Yield			
	(a)	The Portfolio Yield for the re. Monthly Period	lated		11.91%
	(b)	The Portfolio Adjusted Yield			4.43%
Floa	ıting	Rate Determinations			
		tes for the related Interest Pe and Class B determination -	riod:		2500%
Col	later	al Interest determination -		5.6	2500% 
			MBNA AMERICA NATIONAL ASS Servicer		
.ce C	resce	nzo			

Bru

By:
Name: Bruce Crescenzo
Title: Vice Presiden

C.

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT
SERIES 1997-E
MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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	\$0.00000
4.	The amount of distribution in respect of Collateral Monthly Interest	\$4.740556
5.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

1.	The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$4.255313
2.	The amount of the current monthly accumulation in respect of Class A Deficiency Amounts	\$0.00000
3.	The amount of the current monthly accumulation in respect of Class A Additional Interest	\$0.000000
4.	The amount of the current monthly accumulation in respect of Class B Monthly Interest	\$4.405313
5.	The amount of the current monthly accumulation in respect of Class B Deficiency Amounts	\$ 0.000000
6.	The amount of the current monthly accumulation in respect of Class B Additional Interest	\$0.000000

Inf	ormat	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 s A	\$	0.00
3.	inte Clas	amount of the current quarterly trest 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 crest distribution in respect of s B	\$	0.00
5.	inte Clas	amount of the current quarterly trest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$ 	0.000000
Inf	ormat	ion Regarding the Performance of the Trust		
1.	Coll	ection of Principal Receivables		
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$73 	,122,929.96 
	(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, 	452,023.83
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,	452,023.83
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		, 488, 564, 555.67 
	(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	\$75 	0,000,000.00
	(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	\$75 	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		7,500,000.00

(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		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		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		0,000.00
(i)	The Floating Investor Percentage with respect to the period:		
	February 1, 1998 through February 28, 1998	2.15%	
(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
			<b></b>

### 3. Delinquent Balances

(o) The Class B Fixed Allocation with

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

respect to the related Monthly Period

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:

N/A

N/A -----

			Percentage of Total Receivables	Account
(a)	35 - 64 days:		1.93%	679,549,284.50
(b)	65 - 94 days:		0.95%	332,371,949.35
(c)	95 - 124 days:		0.70%	247,036,159.29
(d)	125 - 154 days:		0.57%	200,406,561.87
(e)	155 or more days:		0.89%	312,342,948.62
		Total	5.04%	1,771,706,903.63

### 4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,020,751.76
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,567,638.88
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$226,556.44
	(d)	The Collateral Default Amount for the related Monthly Period	\$226,556.44
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	\$ 0.000000
	(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	\$ 0.000000
	(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	\$ 0.000000
	(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	\$ 0.000000
	(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	\$ 0.000000
	(1)		

(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	\$ 0.000000
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$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
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	on \$56,250,000.00
Pri	ncipa	l 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

8.

(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)	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. Inte	erest Funding Account	
(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date	
	but prior to withdrawals)	\$6,579,023.44
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,712,761.72
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$247,798.83
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$15,515.11
10. Av	vailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,511,424.98
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$749,639.05
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$749,639.05
11. Co	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	\$8,909,862.48

-----

(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

\$784,795.30

(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

\$784,795.30

#### 12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.93%

(b) The Portfolio Adjusted Yield

4.57%

E. Floating Rate Determinations

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

5.59375%

Collateral Interest determination -

5.62500%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:\_\_\_\_\_

Name: Bruce Crescenzo
Title: Vice President

1997**-**E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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 of Class B Monthly Interest \$4.436250 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 \$4.780930 -----11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000 \_\_\_\_\_
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections

		of Principal Receivables processed during the related Monthly Period, which were allocated in respect of the Class A Certificates	\$68,821,579.48
	(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	\$6,079,240.53
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,079,240.53
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	\$34,488,564,555.67
	(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:	
		February 1, 1998 through February 28, 1998	2.02%

of Principal Receivables processed

(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(k)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A 
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A 
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A 
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A 
Del i	nguent Balances	

### 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:		1.93%	679,549,284.50
(b)	65 - 94 days:		0.95%	332,371,949.35
(c)	95 - 124 days:		0.70%	247,036,159.29
(d)	125 - 154 days:		0.57%	200,406,561.87
(e)	155 or more days:		0.89%	312,342,948.62
		Total	5.04%	1,771,706,903.63

### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$2,843,534.21

- (b) The Class A Investor Default Amount for the related Monthly Period \$2,416,601.25
- (c) The Class B Investor Default Amount for the related Monthly Period \$213,466.48
- (d) The Collateral Default Amount for the related Monthly Period \$213,466.48

### 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  $\hbox{Investor Charge Offs set forth in}$ 

	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	\$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

6.

	(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 Distribution Date	553,000,000.00	
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.	
		(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	

		in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Swap	Reserve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
10.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$745,467.00
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
11.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 8,741,617.09
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$706,326.84
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$706,326.84
12.	Coll	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds, 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	\$ 9,116,617.09
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 739,451.84
	(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	\$ 739,451.84

(f) Interest Earnings on funds on deposit

	(a)	The Portfolio Monthly Perio		e related	11.91%
	(b)	The Portfolio	Adjusted Yie	ld	4.49%
C.	Floating	Rate Determina	tions		
		tes for the re and Class B de		t Period:	5.62500%
	Collater	al Interest de	termination -		5.62500%
D.		on regarding t Rate Swap and			
		e Interest Res ished?	erve Account l	peen	Nc 
	2. Has th	e Interest Res 1?	erve Account 1	been	No 
		gregate amount terest Reserve			\$ 0.00
		y funds withdr e Account were		Interest	
	N/A				
	5. Has th	e Interest Rat	e Swap been Te	erminated?	Nc 
				MBNA AMERICA NATIONAL ASS Servicer	
Bru	ice Cresce	enzo			
				By:	e Crescenzo Presiden

1997-F

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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 \$5.458333 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 -----6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$4.451250 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 \$4.880556 -----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. Principal Receivables
    - (a) The aggregate amount of Collections

		of Principal Receivables processed during the related Monthly Period, wich were allocated in respect of the Class A Certificates	\$73,122,929.96
	(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	\$6,452,023.83
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,452,023.83
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	\$34,488,564,555.67
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-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 1997-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	\$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 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:	
		_, _ , _ , _ , _ , _ , _ , _ , _ , _ ,	

February 1, 1998 through February 28, 1998 2.15%

(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 Aggregate

			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.93%	679,549,284.50
(b)	65 - 94 days:		0.95%	332,371,949.35
(c)	95 - 124 days:		0.70%	247,036,159.29
(d)	125 - 154 days:		0.57%	200,406,561.87
(e)	155 or more days:		0.89%	312,342,948.62
		Total	5.04%	1,771,706,903.63

### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,020,751.76
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,567,638.88
(c)	The Class B Investor Default Amount for the related Monthly Period	\$226,556.44
(d)	The Collateral Default Amount for the related Monthly Period	\$226,556.44

# 5. Investor Charge Offs

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

\$ 0.00

\_\_\_\_\_

(b) The aggregate amount of Class A

	Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately 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 Period	\$58,593.75

(c) The amount of the Collateral Servicing

6.

		Fee payable by the Trust to the Servicer for the related Monthly Period		3,593.75
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$46	58,750.00 
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		5,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date		5,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	\$56	5,250,000.00
8.	Coll	ection of Finance Charge Receivables		
	(a)	Class A Available Funds plus Servicer Interchange Allocated to Class A		9,643,740.31
	(b)	Class B Available Funds plus Servicer Interchange Allocated to Class B	\$ -	784,795.30
	(c)	Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest	\$	784,795.30
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 to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
10.	Rese	rve Account		
	(a)	The Reserve Draw Amount on the related Transfer Date	\$	0.00

	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
11.	Swap	Reserve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
12.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$749,392.94
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
13. Av	ailab	le Funds	
		The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,245,302.81
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 749,639.05
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 749,639.05
14.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period11.91%	
	(b)	The Portfolio Adjusted Yield4.45%	
C 71		Data Datauniustiana	
	_	Rate Determinations tes for the related Interest Period:	
Cla	ss B	determination -5.62500%	
Col	later	al Interest determination -5.62500%	
		ion regarding the status of the Rate Swap and the Swap Counterparty	
1.		the Interest Reserve Account been blished?No	
2.		the Interest Reserve Account been ed?No	
3.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$0.00

4. How any funds withdrawn from the Interest Reserve Account were utilized? N/A

5. Has the Interest Rate Swap been Terminated?

No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1997-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

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The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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 \$4.308750 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 -----6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$4.443750 \_\_\_\_\_ 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 \$4.861111 \_\_\_\_\_ 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

respect to the period:
February 1, 1998 through February 28, 1998 2.15%

(i) The Floating Investor Percentage with

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

(k)	The Class B Floating Allocation with respect to the related Mon period		0.075000		
(1)	The Collateral Floating Allocat with respect to the related Mon Period		0.075000		
(m)	The Fixed Investor Percentage w respect to the related Monthly		N/A 		
(n)	The Class A Fixed Allocation wi respect to the related Monthly		N/A 		
(0)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 		
(p)	The Collateral Fixed Allocation respect to the related Monthly		N/A 		
Deli	nquent Balances				
The were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:				
		Percentage of Total Receivables			
(a)	35 - 64 days:	1.93%	679,549,284.50		
(b)	65 - 94 days:	0.95%	332,371,949.35		
(c)	95 - 124 days:	0.70%	247,036,159.29		
(d)	125 - 154 days:	0.57%	200,406,561.87		
(e)	155 or more days:	0.89%	312,342,948.62		
	Total	5.04%	1,771,706,903.63		
Inve	stor Default Amount				
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,020,751.76		
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,567,638.88		
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$226,556.44		
(d)	The Collateral Default Amount f the related Monthly Period	or	\$226,556.44		
Investor 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		

3.

4.

5.

(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 \$ 0.00 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 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 \$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

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

Period

\$58.593.75

-----

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
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$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 to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related	

### 9. Available Funds

Transfer Date

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 0.00

-----

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account \$749,639.05 on the related Transfer Date (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$749,639.05 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 Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$8,894,347.37 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$784,795.30 (c) The aggregate amount of Collections of

(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

\$784,795.30

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

11.91%

(b) The Portfolio Adjusted Yield

4.42%

C. Floating Rate Determinations

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

5.62500%

 ${\tt Collateral\ Interest\ determination\ -}$ 

5.62500%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

y:\_\_\_\_

Name: Bruce Crescenzo Title: Vice Presiden FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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 \$4.308750 of Class A Monthly Interest 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 6. The amount of distribution in respect of Class A Additional Interest \$0.000000 \_\_\_\_\_ 7. The amount of distribution in respect of Class B Monthly Interest \$4.458750 \_\_\_\_\_ 8. The amount of distribution in respect \$ 0.000000 of Class B Deficiency Amount 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 \$4.902725 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000
- B. Information Regarding the Performance of the Trust
  - 1. Collection of Principal Receivables
    - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$6,452,023.83 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6.452.023.83 2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$34,488,564,555.67 (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-K as of the end of the day on the last \$750,000,000.00 day of the related Monthly Period \_\_\_\_\_ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-K as of the end of the day on the \$750,000,000.00 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 \$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 \$637,500,000.00 day of the related Monthly Period -----(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00 \_\_\_\_\_ (q) 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 \$56,250,000.00 -----(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the \$56,250,000.00 last day of the related Monthly period \_\_\_\_\_ (i) The Floating Investor Percentage with respect to the period: February 1, 1998 through February 28, 1998 2.15% (j) The Class A Floating Allocation with respect to the related Monthly

(k) The Class B Floating Allocation with respect to the related Monthly period

Period

0.075000

0.850000

\_\_\_\_\_

(1)			
	with respect to the related Mon- Period	CIII Y	0.075000
(m)	The Fixed Investor Percentage w		NT / 7N
	respect to the related Monthly	reliou	N/A 
(n)	The Class A Fixed Allocation wi	th	
	respect to the related Monthly		N/A
(0)	The Class B Fixed Allocation wirespect to the related Monthly		N/A
(p)	The Collateral Fixed Allocation		,
	respect to the related Monthly	Period	N/A 
Deli	nquent Balances		
	_		
were	aggregate amount of outstanding landled delinquent as of the end of the ted Monthly Period:		
		Percentage	e Aggregate
		of Total Receivables	
(2)	35 - 64 days:	1.93%	679,549,284.50
	-		
(b)	65 - 94 days:	0.95%	332,371,949.35
(c)	95 - 124 days:	0.70%	247,036,159.29
(d)	125 - 154 days:	0.57%	200,406,561.87
(e)	155 or more days:	0.89%	312,342,948.62
	Total	5.04%	1,771,706,903.63
T	atau Dafault Zuaunt		
Inve	stor Default Amount		
(a)	The Aggregate Investor Default of for the related Monthly Period	Amount	\$3,020,751.76
(b)	The Class A Investor Default Am	ount	
( - /	for the related Monthly Period		\$2,567,638.88
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$226,556.44
	4		
(d)	The Collateral Default Amount for	or	
	the related Monthly Period		\$226,556.44 
Tnve	stor Charge Offs		
	·		
(a)	The aggregate amount of Class A Investor Charge Offs for the re		
	Monthly Period		\$ 0.00
(1- )	mb of Class 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	nal	\$ 0.00
(c)	The aggregate amount of Class B		
	Investor Charge Offs for the re Monthly Period	Lated	\$ 0.00

3.

4.

5.

(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 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

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	\$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 Distributi Date		,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 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  (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.	Avai	lable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,	495,909.87
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account		

Collateral Interest determination -

\_\_\_\_\_ 5.62500%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Bv:

Name: Bruce Crescenzo
Title: Vice President

1997-K

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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

\$0.000000

of Collateral Monthly Principal

-----

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

\$4.763889

5. The amount of distribution in respect

\$0.000000

of any accrued and unpaid Collateral Monthly Interest

\_\_\_\_\_

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

\$4.277813

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

\$0.000000

3. The amount of the current monthly accumulation in respect of Class A Additional Interest

4. The amount of the current monthly accumulation in respect of Class B \$0.000000 \_\_\_\_\_

Monthly Interest

\$4.397812

5. The amount of the current monthly

accumulation in respect of Class B Deficiency Amounts

\$ 0.000000

6. The amount of the current monthly accumulation in respect of Class B Additional Interest

\$0.000000

C.	Inf	ormat:	ion Regarding the Current Quarterly Interest	Dis	stribution
	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 a A set forth in 2 above per \$1,000 riginal certificate principal	\$	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 nt	\$	0.000000
D.	Inf	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		3,122,929.96 
		(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		452,023.83
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		452,023.83
	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		1,488,564,555.67 
		(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-M as of the end of the day on the last day of the related Monthly Period		50,000,000.00
		(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-M as of the end of the day on the last day of the related Monthly Period		50,000,000.00
		(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		37,500,000.00 
		(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 Monthly period	\$56 <b>,</b> 250 <b>,</b> 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:	
February 1,	1998 through February 28, 1998 2.15%	
(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. Del	inquent Balances	
wer	aggregate amount of outstanding balances in e delinquent as of the end of the day on the ated Monthly Period:	

# 3.

		Percentage of Total	Aggregate Account
		Receivables	Balance
(a)	35 - 64 days:	1.93%	679,549,284.50
(b)	65 - 94 days:	0.95%	332,371,949.35
(c)	95 - 124 days:	0.70%	247,036,159.29
(d)	125 - 154 days:	0.57%	200,406,561.87
(e)	155 or more days:	0.89%	312,342,948.62

# 4. Investor Default Amount (a) The Aggregate Investor Default Amount \$3,020,751.76 for the related Monthly Period \_\_\_\_\_ (b) The Class A Investor Default Amount for the related Monthly Period \$2,567,638.88 (c) The Class B Investor Default Amount \$226,556.44 for the related Monthly Period (d) The Collateral Default Amount for the related Monthly Period \$226,556.44 -----5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original \$ 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 certificate principal amount \$ 0.000000 (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 \$ 0.000000 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 \$ 0.000000 (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	\$ 0.000000
(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	\$ 0.000000
6. Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$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	llocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$56,250,000.00
Principa	al 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

0.00

\$

8.

Period

(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 \$ 0.00 B Available Funds \_\_\_\_\_\_ (e) The amount of all or a portion of the Reserve Draw Amount deposited in the FinanceCharge Account on the related Transfer Date from the Reserve Account \$ 0.00 \_\_\_\_\_ (1) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class A Available Funds \$ 0.00 (2) The Reserve Draw Amount deposited in the FinanceCharge 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 \$ 0.00 Transfer Date 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 \$6,609,960.94 but prior to withdrawals) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date \$2,727,105.47 -----The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates \$247,376.95 on the related Transfer Date The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$15,588.01 \_\_\_\_\_ 10. Available Funds The amount of Class A Available Funds

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

The amount of Class B Available Funds on deposit in the Finance Charge Account

on the related Transfer Date

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

\$749,639.05

\$8,511,497.88

\$749,639.05

11. Cc	ellection of Finance Charge Rece	ivables	
(a)	The aggregate amount of Colle of Finance Charge Receivables Membership Fees processed dur related Monthly Period, alloc in respect of the Class A Cer	and Annual ing the ated	\$8,909,935.38
(b)	The aggregate amount of Colle Finance Charge Receivables ar Membership Fees processed dur related Monthly Period which allocated in respect of the C Certificates	d Annual ring the were	\$784,795.30
(c)	The aggregate amount of Colle Finance Charge Receivables ar Membership Fees processed dur related Monthly Period which allocated in respect of the C Interest	d Annual ing the were	\$784 <b>,</b> 795.30
12. Pc	ortfolio Yield		
(a)	The Portfolio Yield for the r Monthly Period	related	11.93%
(b)	The Portfolio Adjusted Yield		4.09%
E. Floating	Rate Determinations		
	rates for the related Interest E and Class B determination -	Period:	5.59375%
Collate	ral Interest determination -		5.62500%
		MBNA AMERIC NATIONAL AS	

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-N

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1998

The information which is required to be prepared with respect to the Distribution Date of March 16, 1998, and with respect to the performance of the trust during the month of February, 1998 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 \$4.730722
- 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  ${\tt A}$ Monthly Interest \$4.271250
  - 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
  - 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest
  - 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts
  - 6. The amount of the current monthly accumulation in respect of Class B Additional Interest

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

\$4.391250

\$ 0.000000

\$0.000000

С.	Inf	ormat	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 rest distribution in respect of s A	\$	0.00
	3.	inte Clas	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: Clas	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$	0.00000
D.	Inf	ormat	ion Regarding the Performance of the Trust		
	1.	Coll	ection of Principal Receivables		
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates		,747,514.31 
		(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		742,428.30 
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		742,428.30
	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		,488,564,555.67
		(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-N as of the end of the day on the last day of the related Monthly Period		0,000,000.00
		(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-N 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 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	\$765,000,000.00
(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	\$67,500,000.00
(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	\$67,500,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$67,500,000.00
(i)	The Floating Investor Percentage with respect to the period:	
	February 1, 1998 through February 28, 19982	.58%
(j)	The Class A Floating Allocation with respect to the related Monthly Period0.850000	
(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
Deli	nquent Balances	
were	aggregate amount of outstanding balances in delinquent as of the end of the day on the ted Monthly Period:	

# 3.

		Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:	1.93%	679,549,284.50
(b)	65 - 94 days:	0.95%	332,371,949.35
(c)	95 - 124 days:	0.70%	247,036,159.29
(d)	125 - 154 days:	0.57%	200,406,561.87
(e)	155 or more days:	0.89%	312,342,948.62

# 4. Investor Default Amount (a) The Aggregate Investor Default Amount \$3,624,901.94 for the related Monthly Period \_\_\_\_\_\_ (b) The Class A Investor Default Amount for the related Monthly Period \$3,081,166.58 -----(c) The Class B Investor Default Amount \$271,867.68 for the related Monthly Period (d) The Collateral Default Amount for the related Monthly Period \$271,867.68 \_\_\_\_\_ 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 \$ 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 certificate principal amount \$ 0.000000 (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 \$ 0.000000 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 \$ 0.000000 (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	\$ 0.000000
	(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	\$ 0.000000
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$796,875.00 
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$70,312.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$70,312.50
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$562,500.00
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	\$67,500,000.00 
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$67,500,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	on \$67,500,000.00
Pri	ncipa	l 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

8.

(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 FinanceCharge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(1) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class A Available Funds	\$ 0.00
	(2) The Reserve Draw Amount deposited in the FinanceCharge 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. Inter	est Funding Account	
(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$3,563,915.63
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$3,267,506.25 
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$296,409.38
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 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	\$10,195,091.67
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$899,567.05
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$899,567.05

. Col	lection of Finance Charge Recei	vables	
(a)	of Finance Charge Receivables Membership Fees processed duri related Monthly Period, alloca	and Annual ng the ted	\$10,673,216.67
(b)	Finance Charge Receivables and Membership Fees processed duri related Monthly Period which w	Annual ng the ere	\$941,754.55
(c)	Finance Charge Receivables and Membership Fees processed duri related Monthly Period which w	Annual ng the ere	\$941,754.55
. Por	tfolio Yield		
(a)	The Portfolio Yield for the re Monthly Period	lated	11.91%
(b)	The Portfolio Adjusted Yield		N/A 
ating	Rate Determinations		
		riod:	5.62500%
llater	al Interest determination -		5.62500%
		MBNA AMERICA NATIONAL ASS	
Cresce	nzo		
		By:	ce Crescenzo e President
	(a) (b) (c) (b) ating BOR ra ass A	(a) The aggregate amount of Collect of Finance Charge Receivables a Membership Fees processed durit related Monthly Period, allocatin respect of the Class A Cert.  (b) The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed durit related Monthly Period which we allocated in respect of the Clace Certificates  (c) The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed durit related Monthly Period which we allocated in respect of the Continerest  (d) The Portfolio Yield for the remonthly Period which we allocated in respect of the Continerest	of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates  (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates  (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest  . Portfolio Yield  (a) The Portfolio Yield for the related Monthly Period  (b) The Portfolio Adjusted Yield  ating Rate Determinations  BOR rates for the related Interest Period: ass A and Class B determination -  llateral Interest determination -  MBNA AMERIC. NATIONAL AS. Servicer  Crescenzo  By: Name: Bru

# MBNA MASTER CREDIT CARD TRUST II SERIES 1994-A

Expected B Maturity	9/15/99
Blended Coupon	5.8935%
Excess Protection Level 3 Month Average 4.81% February, 1998 4.61% January, 1998 4.72% December, 1997 5.08%	
Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.30%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$ 34,488,564,555.67
Investor Participation Amount	\$ 760,000,000.00
Seller Participation Amount	\$ 5,197,230,037.18

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

Expected B Maturity	9/15/99
Blended Coupon	5.66008%
Excess Protection Level 3 Month Average 4.83% February, 1998 4.63% January, 1998 4.74% December, 1997 5.11%	
Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.28%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$ 34,488,564,555.67
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

## KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	11/15/01
Blended Coupon	5.9752%
Excess Protection Level 3 Month Average 4.72% February, 1998 4.53% January, 1998 4.63% December, 1997 4.99%	
Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.38%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$ 34,488,564,555.67
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

Expected B Maturity	9/15/04
Blended Coupon	5.9431%
Excess Protection Level 3 Month Average 4.77% February, 1998 4.56% January, 1998 4.64% December, 1997 5.10%	
Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.35%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$5,197,230,037.18

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

Expected B Maturity	06/15/00
Blended Coupon	5.8256%
Excess Protection Level 3 Month Average 4.89% February, 1998 4.67% January, 1998 4.77% December, 1997 5.21%	
Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.24%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$5,197,230,037.18

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

Expected B Maturity	7/15/05
Blended Coupon	6.4229%
Excess Protection Level 3 Month Average 4.84% February, 1998 4.62% January, 1998 4.71% December, 1997 5.17%	
Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.29%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$5,197,230,037.18

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

Expected B Maturity	7/17/00
Blended Coupon	6.0538%
Excess Protection Level 3 Month Average 4.97% February, 1998 4.74% January, 1998 4.86% December, 1997 5.31%	
Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.17%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

Seller Participation Amount

## KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	09/16/2002
Blended Coupon	5.8821%
Excess Protection Level 3 Month Average 4.83% February, 1998 4.62% January, 1998 4.70% December, 1997 5.17%	
Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.29%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$500,000,000.00

\$5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

#### KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	09/15/00
Blended Coupon	6.5772%

Excess Protection Level
3 Month Average 4.30%
February, 1998 3.36%
January, 1998 4.53%
December, 1997 5.00%

Investor Participation Amount

Seller Participation Amount

Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	8.55%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67

\$500,000,000.00

\$5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

## KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	11/15/00
Blended Coupon	5.8203%

Excess Protection Level
3 Month Average 4.89%
February, 1998 4.67%
January, 1998 4.77%
December, 1997 5.23%

Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.24%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

## KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	12/16/02
Blended Coupon	5.8919%

Excess Protection Level 3 Month Average 4.82% February, 1998 4.61% January, 1998 4.69%

December, 1997 5.15%	
Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.30%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$5,197,230,037.18

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

#### KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	3/17/03

Blended Coupon 5.8621%

Excess Protection Level
3 Month Average 4.85%
February, 1998 4.63%
January, 1998 4.73%
December, 1997 5.19%

Cash Yield	16.74%

Investor Charge Offs 4.83%

Base Rate 7.28%

Over 35 Day Delinquency 5.04%

Seller's Interest 15.07%

Total Payment Rate 12.54%

Total Principal Balance \$34,488,564,555.67

Investor Participation Amount \$700,000,000.00

Seller Participation Amount \$5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

## KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	4/17/06
Blended Coupon	5.9286%

Excess Protection Level
3 Month Average 4.78%
February, 1998 4.57%
January, 1998 4.65%
December, 1997 5.12%

Seller Participation Amount

December, 1997 5.12%	
Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.34%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$500,000,000.00

\$5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

## KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	4/16/01
Blended Coupon	5.8030%

Excess Protection Level
3 Month Average 4.91%
February, 1998 4.69%
January, 1998 4.79%
December, 1997 5.25%

Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.22%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$5,197,230,037.18

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

#### KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	05/15/01
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Blended Coupon 5.8080%

Excess Protection Level
3 Month Average 4.91%
February, 1998 4.68%
January, 1998 4.79%
December, 1997 5.24%

Cash Yield 16.7	4%
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Investor Charge Offs 4.83%

Base Rate 7.23%

Over 35 Day Delinquency 5.04%

Seller's Interest 15.07%

Total Payment Rate 12.54%

Total Principal Balance \$34,488,564,555.67

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

Seller Participation Amount \$5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

## KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	06/16/03
Blended Coupon	5.8347%

Excess Protection Level
3 Month Average 4.88%
February, 1998 4.66%
January, 1998 4.75%
December, 1997 5.21%

Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.25%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
	40.540
Total Payment Rate	12.54%
Total Dringinal Palance	\$34,488,564,555.67
Total Principal Balance	734,400,304,333.07
Investor Participation Amount	\$750,000,000.00
integral and integral and integral	4.00,000,000
Seller Participation Amount	\$5,197,230,037.18
-	

# MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

## KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	8/15/06
Blended Coupon	5.8585%

Excess Protection Level
3 Month Average 4.85%
February, 1998 4.62%
January, 1998 4.78%
December, 1997 5.15%

December, 1997 5.15%	
Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.29%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$5,197,230,037.18

## MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS FEBRUARY, 1998

Expected B Maturity 09/17/01

Blended Coupon 5.7668%

Excess Protection Level
3 Month Average 4.90%
February, 1998 4.70%
January, 1998 4.64%
December, 1997 5.38%

Investor Charge Offs 4.83%

Base Rate 7.21%

Over 35 Day Delinquency 5.04%

Seller's Interest 15.07%

Total Payment Rate 12.54%

Total Principal Balance \$ 34,488,564,555.67

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

Seller Participation Amount \$ 5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II SERIES 1996-J

## KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	10/15/03
Blended Coupon	5.8207%

Excess Protection Level
3 Month Average 4.89%
February, 1998 4.66%
January, 1998 4.82%
December, 1997 5.19%

Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.25%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$5,197,230,037.1

# MBNA MASTER CREDIT CARD TRUST II SERIES 1996-K

## KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	11/17/03
Blended Coupon	5.8068%

Excess Protection Level 3 Month Average 4.91% February, 1998 4.67% January, 1998 4.83% December, 1997 5.21%

Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.24%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$5,197,230,037.18

## MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-L

# KEY PERFORMANCE FACTORS FEBRUARY, 1998

Expected B Maturity 12/15/99

Blended Coupon 5.7043%

Excess Protection Level
3 Month Average 4.97%
February, 1998 4.76%
January, 1998 4.71%
December, 1997 5.45%

Cash	Yield	16.74%	

Investor Charge Offs 4.83%

Base Rate 7.15%

Over 35 Day Delinquency 5.04%

Seller's Interest 15.07%

Total Payment Rate 12.54%

Total Principal Balance \$ 34,488,564,555.67

Investor Participation Amount \$ 500,000,000.00

Seller Participation Amount \$ 5,197,230,037.18

## MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-M

KEY PERFORMANCE FACTORS FEBRUARY, 1998

Expected B Maturity 12/15/06

Blended Coupon 5.8152%

Excess Protection Level
3 Month Average 4.86%
February, 1998 4.66%
January, 1998 4.59%
December, 1997 5.33%

Cash	Yield	16	5.7	4 !	9
------	-------	----	-----	-----	---

Investor Charge Offs 4.83%

Base Rate 7.25%

Over 35 Day Delinquency 5.04%

Seller's Interest 15.07%

Total Payment Rate 12.54%

Total Principal Balance \$ 34,488,564,555.67

Investor Participation Amount \$ 500,000,000.00

Seller Participation Amount \$ 5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II SERIES 1997-B

## KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	3/15/12
Blended Coupon	5.8585%
Excess Protection Level 3 Month Average 4.86% February, 1998 4.64% January, 1998 4.73%	

December,	1997	5.19%	
Cash Yield			16.74%

|--|

Base Rate	7.27%

Over 35 Day Delinquency 5.04%

Seller's Interest 15.07%

Total Payment Rate 12.54%

Total Principal Balance \$34,488,564,555.67

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

Seller Participation Amount \$5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-C

# KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	3/15/04
Blended Coupon	5.7860%
Excess Protection Level 3 Month Average 4.93 February, 1998 4.69% January, 1998 4.86% December, 1997 5.23%	
Cash Viold	16 7/12

Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.22%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67

Investor Participation Amount \$750,000,000.00

Seller Participation Amount

\$5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II

Seller Participation Amount

SERIES 1997-E

# KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	4/15/02
Blended Coupon	5.7203%
Excess Protection Level 3 Month Average 5.07% February, 1998 4.77% January, 1998 4.90% December, 1997 5.55%	
Cash Yield	16.77%
Investor Charge Offs	4.83%
Base Rate	7.16%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$750,000,000.00

\$5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-F

KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	6/17/02
Blended Coupon	6.5146%
Excess Protection Level	

3 Month Average	4.99%
February, 1998	4.74%
January, 1998	4.92%
December, 1997	5.29%

Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.17%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$706,000,000.00
Seller Participation Amount	\$5,197,230,037.18

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-I

KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity

8/16/04

Blended Coupon

6.4832%

Excess Protection Level 3 Month Average 4.95% February, 1998 4.70% January, 1998 4.88% December, 1997 5.25%

Cash Yield16.74%

Investor Charge Offs 4.83%

Base Rate 7.21%

Over 35 Day Delinquency 5.04%

Seller's Interest15.07%

Total Payment Rate12.54%

Total Principal Balance\$34,488,564,555.67

Investor Participation Amount\$750,000,000.00

Seller Participation Amount\$5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-J

KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity		9/15/04
Blended Coupon		5.7964%
Excess Protection Level 3 Month Average 4.92% February, 1998 4.68% January, 1998 4.85% December, 1997 5.22%		
Cash Yield	16.74%	
Investor Charge Offs	4.83%	
Base Rate	7.23%	
Over 35 Day Delinquency	5.04%	
Seller's Interest	15.07%	
Total Payment Rate	12.54%	
Total Principal Balance	\$34,488,564,555	.67
Investor Participation Amount	\$750,000,000.00	

\$5,197,230,037.18

Seller Participation Amount

# MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-K

KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity	11/15/2005
Blended Coupon	5.8019%

Excess Protection Level
3 Month Average 4.91%
February, 1998 4.67%
January, 1998 4.84%
December, 1997 5.21%

Seller Participation Amount

Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.24%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$750,000,000.00

\$5,197,230,037.18

# MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-M

KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity		10/15/02
Blended Coupon		5.7473%
Excess Protection Level 3 Month Average 4.59% February, 1998 4.74% January, 1998 4.87% December, 1997 4.16%		
Cash Yield	16.77%	
Investor Charge Offs	4.83%	
Base Rate	7.19%	
Over 35 Day Delinquency	5.04%	
Seller's Interest	15.07%	
Total Payment Rate	12.54%	
Total Principal Balance	\$34,488,564,555	.67
Investor Participation Amount	\$750,000,000.00	

\$5,197,230,037.18

Seller Participation Amount

# MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-N

# KEY PERFORMANCE FACTORS February 28, 1998

Expected B Maturity 11/15/00

Blended Coupon 5.7361%

Excess Protection Level
3 Month Average 3.86%
February, 1998 4.73%
January, 1998 2.99%
December, 1997 N/A

Cash Yield	16.74%
Investor Charge Offs	4.83%
Base Rate	7.18%
Over 35 Day Delinquency	5.04%
Seller's Interest	15.07%
Total Payment Rate	12.54%
Total Principal Balance	\$34,488,564,555.67
Investor Participation Amount	\$900,000,000.00
Seller Participation Amount	\$5,197,230,037.18