

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM 10-K

ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d)
OF THE SECURITIES EXCHANGE ACT OF 1934

FOR THE FISCAL YEAR ENDED: COMMISSION FILE
NUMBER:

December 31, 1997 333-17253

MBNA AMERICA BANK, NATIONAL ASSOCIATION,
ON BEHALF OF
MBNA MASTER CREDIT CARD TRUSTS
(Issuer in respect of the MBNA Master Credit Card Trust

II

Fixed and Floating Rate Asset Backed
Certificates)
(EXACT NAME OF REGISTRANT AS SPECIFIED IN ITS
CHARTER)

United States of America 51-
0331-454
(STATE OR OTHER JURISDICTION (I.R.S.
EMPLOYER
OF INCORPORATION OR ORGANIZATION)
IDENTIFICATION NO.)

Wilmington, DE. 19884-0781
(ADDRESS OF PRINCIPAL EXECUTIVE OFFICES) (ZIP CODE)
REGISTRANT'S TELEPHONE NUMBER, INCLUDING AREA CODE:
(800) 362-6255

SECURITIES REGISTERED PURSUANT TO SECTION 12(B) OF THE ACT:

None

SECURITIES REGISTERED PURSUANT TO SECTION 12(G) OF THE ACT:
MBNA Master Credit Card Trust II, Series 1994-A, Series 1994-B,
Series 1994-C,
Series 1995-A, Series 1995-B, Series 1995-C, Series 1995-D,
Series 1995-E, Series 1995-F, Series 1995-I, Series 1995-J,
Series 1996-A, Series 1996-B, Series 1996-C, Series 1996-D,
Series 1996-E, Series 1996-G, Series 1996-H, Series 1996-J,
Series 1996-K, Series 1996-L, Series 1996-M, Series 1997-B,
Series 1997-C, Series 1997-E, Series 1997-F, Series 1997-I,
Series 1997-J, Series 1997-K, Series 1997-M, and Series 1997-N.

Fixed and Floating Rate Asset Backed Certificates

INDICATE BY CHECK MARK WHETHER THE REGISTRANT HAS (1) FILED ALL
REPORTS REQUIRED TO BE FILED BY SECTION 13 OR 15(D) OF THE
SECURITIES EXCHANGE ACT OF 1934 DURING THE PRECEDING 12 MONTHS
(OR FOR SUCH SHORTER PERIOD THAT THE REGISTRANT WAS REQUIRED TO
FILE SUCH REPORTS) AND (2) HAS BEEN SUBJECT TO SUCH FILING
REQUIREMENTS FOR THE PAST 90 DAYS.

Yes [X] No []

STATE THE AGGREGATE MARKET VALUE OF THE VOTING STOCK HELD BY NON-
AFFILIATES OF THE REGISTRANT.

The Registrant has no voting stock or class of common stock
outstanding as of the date of this report.

INTRODUCTORY NOTE

MBNA America Bank, National Association (the "Originator") is the
originator, seller, and servicer under the Pooling and Servicing
Agreement (the "Agreement"), dated as of August 4, 1994, and the
Series 1994-A, Series 1994-B, Series 1994-C, Series 1995-A,
Series 1995-B, Series 1995-C, Series 1995-D, Series 1995-E,
Series 1995-F, Series 1995-I, Series 1995-J, Series 1996-A,
Series 1996-B, Series 1996-C, Series 1996-D, Series 1996-E,
Series 1996-G, Series 1996-H, Series 1996-J, Series 1996-K,
Series 1996-L, Series 1996-M, Series 1997-B, Series 1997-C,
Series 1997-E, Series 1997-F, Series 1997-I, Series 1997-J,
Series 1997-K, Series 1997-M, and Series 1997-N Supplements dated
as of August 4, 1994, August 18, 1994, October 26, 1994, March
22, 1995, May 23, 1995, June 29, 1995, June 29, 1995, August 2,
1995, August 30, 1995, October 26, 1995, November 21, 1995,
February 28, 1996, March 26, 1996, March 27, 1996, May 1, 1996,

Mar 21, 1996, July 17, 1996, August 14, 1996, September 19, 1996, October 24, 1996, December 3, 1996, November 26, 1996, February 27, 1997, March 26, 1997, May 8, 1997, June 18, 1997, August 26, 1997, September 10, 1997, October 22, 1997, November 6, 1997 and December 9, 1997 respectively, by and between the Originator and the trustee, providing for the issuance of the MBNA Master Credit Card Trust II, Series 1994-A, Series 1994-B, Series 1994-C, Series 1995-A, Series 1995-B, Series 1995-C, Series 1995-D, Series 1995-E, Series 1995-F, Series 1995-I, Series 1995-J, Series 1996-A, Series 1996-B, Series 1996-C, Series 1996-D, Series 1996-E, Series 1996-G, Series 1996-H, Series 1996-J, Series 1996-K, Series 1996-L, Series 1996-M, Series 1997-B, Series 1997-C, Series 1997-E, Series 1997-F, Series 1997-I, Series 1997-J, Series 1997-K, Series 1997-M, and Series 1997-N Fixed and Floating Rate Asset Backed Certificates (the "Certificates") and is the originator of the MBNA Master Credit Card Trust II (the "Registrant"). The Certificates do not represent obligations of or interest in the Originator. The Originator has made application pursuant to Section 12 (h) of the Securities Exchange Act of 1934 for an exemption from certain reporting requirements. Pursuant to an Order of the Securities and Exchange Commission dated December 30, 1988 granting Originator's application, Originator is not required to respond to various items of Form 10-K. Such items are designated herein as "Not Applicable".

PART I

Item 1. Business

- - - - -

Not Applicable

Item 2. Properties

- - - - -

Not Applicable

Item 3. Legal Proceedings

- - - - -

None

Item 4. Submission Of Matters To A Vote Of Security Holders.

- - - - -

None

PART II

Item 5. Market For Registrant's Common Equity

- - - - - And Related Stockholder Matters.

The Certificates representing investors' interests in the Trust

are represented by a single Certificate registered in the name of

Cede & Co., the nominee of The Depository Trust Company.

Item 6. Selected Financial Data

- - - - -

Not Applicable

Item 7. Management's Discussion and Analysis of Financial Condition and

- - - - - Results of Operations

- - - - -

Not Applicable

Item 8. Financial Statements and Supplementary Data

Not Applicable

Item 9. Changes In And Disagreements With Accountants On Accounting

And Financial Disclosure.

None

Item 10. Directors and Executive Officers of the Registrant

Not Applicable

Item 11. Executive Compensation

Not Applicable

PART III

Item 12. Security Ownership Of Certain Beneficial Owners And Management

(a) The Certificates of each Series representing investors' interests in the Trust are represented by one or more Certificates registered in the name of Cede & Co., the nominee of The Depository Trust Company ("DTC"), and an investor holding an interest in the Trust is not entitled to receive a Certificate representing such interest except in certain limited circumstances. Accordingly, Cede & Co. is the sole holder of record of Certificates, which it held on behalf of brokers, dealers, banks and other direct participants in the DTC system at December 31, 1997. Such direct participants may hold Certificates for their own accounts or for the accounts of their customers. At December 31, 1997, the following direct DTC participants held positions in Certificates representing interests in the Trust equal to or exceeding 5% of the total principal amount of the Certificates of each Series outstanding on that date:

<TABLE>
<CAPTION>

Title Class	Name	Aggregate Amount of	Percentage	Certificates Held	Of Ownership
Series 1994-					
A					
Class A	Bank of New York (The) Bankers Trust Company	\$ 68,800,000	10.41%		
	Chase Manhattan Bank/Chemical	160,975,000	24.35%		
	Citibank, N.A.	65,600,000	9.92%		
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	70,700,000	10.69%		
	SSB - Custodian	35,000,000	5.29%		
Class B	Bank of New York (The)	195,280,000	29.53%		
	2,500,000			\$	7.31%
	Corestates Bank/Commonwealth of PA	2,000,000	5.85%		
	Chase Manhattan Bank	24,700,000	72.22%		
	Credit Suisse First Boston Corporation	5,000,000	14.62%		
Series 1994-					
B					
Class A	Bank of New York (The)	\$ 62,000,000	7.13%		
	Chase Manhattan Bank	251,000,000	28.85%		
	PNC Bank, National Association	130,000,000	14.94%		
	SSB - Custodian	312,485,000	35.92%		
Class B	Bank of New York (The)	\$ 11,500,000	25.56%		
	Chase Manhattan Bank	33,500,000	74.44%		

Series 1994-

C				
Class A	Bank of New York (The)	\$ 287,379,000		33.03%
	Chase Manhattan Bank	191,600,000	22.02%	
	Chase Manhattan Bank/FI-TRAC	50,000,000	5.75%	
	Citibank, N.A.	60,000,000	6.90%	
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	65,000,000	7.47%	
Class B	Bank of New York (The)	\$ 7,000,000		15.56%
	Chase Manhattan Bank	28,000,000	62.22%	
	Chase Manhattan Bank/Chemical	10,000,000	22.22%	

Series 1995-

A				
Class A	Bank of New York (The)	\$ 28,000,000		5.60%
	Bankers Trust Company	40,100,000	8.02%	
	Boston Safe Deposit and Trust Company	68,050,000	13.60%	
	Chase Manhattan Bank	68,500,000	13.69%	
	Chase Manhattan Bank/Broker & Dealer Clearance Department	27,000,000	5.40%	
	Chase Manhattan Bank/Chemical	55,000,000	10.99%	
	Citibank, N.A.	125,050,000	25.00%	
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	32,050,000	6.41%	
	Merrill Lynch, Pierce, Fenner & Smith, Inc.- Debt Sec	25,000,000	5.00%	
Class B	Chase Manhattan Bank	\$ 7,875,000		30.43%
	Citibank, N.A.	8,000,000	30.92%	
	Fuji Bank and Trust Company (The)	10,000,000	38.65%	

Series 1995-

B				
Class A	Bank of New York (The)	\$ 500,000,000		76.63%
	Chase Manhattan Bank	102,500,000	15.71%	
	First Union National Bank	50,000,000	7.66%	
Class B	Bank of Tokyo-Mitsubishi Trust Company	\$ 20,000,000		59.26%
	Chase Manhattan Bank/Chemical	5,000,000	14.81%	
	Citibank, N.A.	7,500,000	22.22%	

Series 1995-

C				
Class A	Bank of New York (The)	\$ 40,950,000		8.19%
	Bankers Trust Company	82,030,000	16.40%	
	Boston Safe Deposit and Trust Company	88,818,000	17.75%	
	Investors Fiduciary Trust Company/SSB	42,800,000	8.56%	
	Norwest Investment Services, Inc.	25,000,000	5.00%	
	SSB - Custodian	96,710,000	19.33%	
Class B	NBD Bank Municipal Bond Department	\$ 25,875,000		100.00%

Series 1995-

D				
Class A	Bank of New York (The)	\$ 26,725,000		6.14%
	Bankers Trust Company	43,025,000	9.89%	
	Chase Manhattan Bank	89,430,000	20.56%	
	Chase Manhattan Bank Trust Co. of California	39,000,000	8.97%	
	Investors Bank & Trust / M.F. Custody	22,375,000	5.14%	
	Northern Trust Company	44,445,000	10.22%	
	SSB - Custodian	29,625,000	6.81%	
Class B	NBD Bank Municipal Bond Department	\$ 22,500,000		100.00%

Series 1995-

E				
Class A	Chase Manhattan Bank	\$ 225,575,000		51.86%
	Chase Manhattan Bank/Chemical	25,000,000	5.75%	
	Dai-Ichi Kangyo Bank (The), Ltd., New York Branch	50,000,000	11.49%	
	Marine/Treasury Investments	24,375,000	5.60%	
Class B	Citibank, N.A.	\$ 10,000,000		44.44%
	NBD Bank Municipal Bond Department	12,500,000	55.56%	

Series 1995-

F				
Class A	Bank of New York (The)	\$ 60,405,000		13.28%
	Bankers Trust Company	60,605,000	13.32%	
	Chase Manhattan Bank	40,680,000	8.94%	
	Merrill Lynch, Pierce Fenner & Smith Safekeeping	32,155,000	7.07%	
	SSB - Custodian	101,192,000	22.24%	
	UBS Securities Inc.	23,984,998	5.27%	

Class B	Chase Manhattan Bank	\$ 18,750,000	100.00%
Series 1995-			
I			
Class A	Bank of New York (The)	\$ 158,250,000	24.25%
	Chase Manhattan Bank	166,750,000	25.56%
	Chase Manhattan Bank/Chemical	55,707,000	8.54%
	SSB - Custodian	230,993,000	35.40%
Class B	Citibank, N.A.	\$ 7,000,000	20.74%
	NBD Bank Municipal Bond Department	13,250,000	39.26%
	Swiss Bank Corporation - New York Branch	13,500,000	40.00%
Series 1995-			
J			
Class A	Bank of New York (The)	\$ 48,220,000	11.09%
	Chase Manhattan Bank	194,770,000	44.77%
	Chase Manhattan Bank/Chemical	24,000,000	5.52%
	Citibank, N.A.	45,130,000	10.37%
	Dai-Ichi Kangyo Bank (The), Ltd., New York Branch	35,000,000	8.05%
	Fuji Bank and Trust Company (The)	25,000,000	5.75%
	First National Association (First Trust)	25,000,000	5.75%
Class B	NBD Bank Municipal Bond Department	\$ 22,500,000	100.00%
Series 1996-			
A			
Class A	Bank of New York (The)	\$ 95,000,000	15.60%
	The Bank of New York/TD Bank	31,400,000	5.16%
	Chase Manhattan Bank	263,000,000	43.19%
	Chase Manhattan Bank/FI-TRAC	41,000,000	6.73%
	Citibank, N.A.	68,500,000	11.25%
	SSB - Custodian	37,400,000	6.14%
Class B	Citibank, N.A.	\$ 15,000,000	47.62%
	Fuji Bank and Trust Company (The)	16,500,000	52.38%
Series 1996-			
B			
Class A	Bankers Trust Company	\$ 38,400,000	8.83%
	Boston Safe Deposit and Trust Company	89,630,000	20.60%
	Chase Manhattan Bank/Chemical	92,000,000	21.15%
	Citibank, N.A.	65,170,000	14.98%
	Fuji Bank and Trust Company (The)	25,000,000	5.75%
	SSB - Custodian	49,700,000	11.43%
	Texas Commerce Bank National Association	23,000,000	5.29%
Class B	Boston Safe Deposit and Trust Company	\$ 22,500,000	100.00%
Series 1996-			
C			
Class A	Bank of New York (The)	\$ 432,000,000	99.31%
Class B	Bank of Bermuda (New York) Limited	\$ 2,000,000	8.89%
	Boston Safe Deposit and Trust Company	10,500,000	46.67%
	Chase Manhattan Bank	10,000,000	44.44%
Series 1996-			
D			
Class A	Chase Manhattan Bank	\$ 282,710,000	33.26%
	Chase Manhattan Bank/Chemical	70,490,000	8.29%
	Citibank, N.A.	61,300,000	7.21%
	Northern Trust Company	65,220,000	7.67%
	SSB - Custodian	310,841,000	36.57%
Class B	Bankers Trust Company/Corporate Clearance	\$ 25,000,000	33.33%
	Chase Manhattan Bank	20,000,000	26.67%
	Citibank, N.A.	7,000,000	9.33%
	Harris Trust & Savings Bank	5,000,000	6.67%
	PNC Bank, National Association	18,000,000	24.00%
Series 1996-			
E			
Class A	Bank of New York (The)	\$ 120,390,000	18.88%
	Bankers Trust Company	47,490,000	7.45%
	Chase Manhattan Bank	78,455,000	12.31%
	Chase Manhattan Bank/FI-TRAC	38,690,000	6.07%
	Citibank, N.A.	97,000,000	15.22%
	Dai-Ichi Kangyo Bank (The), Ltd., New York Branch	100,000,000	15.69%
	SSB - Custodian	68,130,000	10.69%
Class B	Boston Safe Deposit and Trust	\$ 25,000,000	44.44%

Company			
Bankers Trust Company/Corporate Clearance	10,000,000		17.78%
Chase Manhattan Bank	11,450,000		20.36%
Harris Trust & Savings Bank	5,000,000		8.89%
Series 1996-			
G			
Class A Bankers Trust Company	\$ 40,000,000		9.41%
The Bank of New York/Barclays De Zoete Wedd Securities	87,500,000		20.59%
Chase Manhattan Bank/Chemical	113,250,000		26.65%
Citibank, N.A.	34,000,000		8.00%
Dai-Ichi Kangyo Bank (The), Ltd., New York Branch	50,000,000		11.76%
Harris Trust & Savings Bank	45,000,000		10.59%
SSB - Custodian	25,000,000		5.88%
Class B Bankers Trust Company/Corporate Clearance	\$ 10,000,000		26.67%
Chase Manhattan Bank	27,500,000		73.33%
Series 1996-			
H			
Class A Bank of New York (The)	\$ 315,000,000		30.88%
Bankers Trust Company	150,000,000		14.71%
Chase Manhattan Bank	115,500,000		11.32%
Northern Trust Company	94,500,000		9.26%
SSB - Custodian	216,200,000		21.20%
Class B Bankers Trust Company/Corporate Clearance	\$ 12,000,000		13.33%
Bankers Trust/Investment Account	15,000,000		16.67%
Chase Manhattan Bank	50,600,000		56.22%
Citibank, N.A.	10,000,000		11.11%
Series 1996-			
J			
Class A Bank of New York (The)	\$ 172,555,000		20.30%
Chase Manhattan Bank	274,995,000		32.35%
Chase Manhattan Bank/FI-TRAC	50,000,000		5.88%
SSB - Custodian	214,600,000		25.25%
Class B Boston Safe Deposit and Trust Company	\$ 25,000,000		33.33%
Chase Manhattan Bank/Chemical	20,000,000		26.67%
PNC Bank, National Association	30,000,000		40.00%
Series 1996-			
K			
Class A PNC Bank, National Association	\$ 714,000,000		84.00%
Class B Bankers Trust Company	\$ 15,000,000		20.00%
Chase Manhattan Bank/Chemical	5,000,000		6.67%
PNC Bank, National Association	55,000,000		73.33%
Series 1996-			
L			
Class A Bankers Trust Company	\$		30.00%
127,500,000			
Northern Trust Company	70,500,000		16.59%
SSB - Custodian	192,500,000		45.29%
Class B Chase Manhattan Bank	\$ 25,000,000		66.67%
Chase Manhattan Bank/Salomon	11,750,000		31.33%
Series 1996-			
M			
Class A Chase Manhattan Bank	\$ 37,500,000		8.82%
Chase Securities Inc.	55,000,000		12.94%
Citibank, N.A.	84,200,000		19.81%
Deutsche Morgan Grenfell Inc.	99,000,000		23.29%
French American Banking Corporation	50,000,000		11.76%
SSB - Custodian	26,350,000		6.20%
Class B Bank of New York (The)	\$ 27,000,000		72.00%
Citicorp Securities, Inc.	4,500,000		12.00%
SSB - Custodian	6,000,000		16.00%
Series 1997-			
B			
Class A Chase Manhattan Bank/Chemical	\$ 189,000,000		22.24%
Citibank, N.A.	97,600,000		11.48%
Harris Trust & Savings Bank	44,500,000		5.24%
Merrill Lynch, Pierce Fenner & Smith Safekeeping	46,200,000		5.44%
PNC Bank, National Association	310,700,000		36.55%
Class B Bank of New York (The)	\$ 10,000,000		13.33%
Chase Manhattan Bank	8,000,000		10.67%
Goldman, Sachs & Co.	25,000,000		33.33%
LBI-Lehman Government Securities Inc. (LBI)	32,000,000		42.67%
Series 1997-			
C			
Class A Chase Manhattan Bank	\$ 131,500,000		20.63%

	Chase Manhattan Bank/Chemical	59,350,000	9.31%
	Citibank, N.A.	284,150,000	44.57%
	SSB - Custodian	110,000,000	17.25%
Class B	Bankers Trust Company	\$ 14,250,000	25.33%
	Chase Manhattan Bank	37,000,000	65.78%
	NBD Bank Municipal Bond Department	5,000,000	8.89%
Series 1997-			
E			
Class A	Bank of New York (The)	\$ 55,000,000	8.63%
	Bankers Trust Company	140,000,000	21.96%
	Boston Safe Deposit and Trust Company	68,000,000	10.67%
	Chase Manhattan Bank/Chemical	34,000,000	5.33%
	Chase Manhattan Bank/FI-TRAC	50,000,000	7.84%
	Citibank, N.A.	56,000,000	8.78%
	SSB - Custodian	171,500,000	26.90%
Class B	Brown Brothers Harriman & Co.	\$ 5,000,000	8.89%
	Chase Manhattan Bank	31,250,000	55.56%
	NBD Bank Municipal Bond Department	15,000,000	26.67%
	SSB - Custodian	5,000,000	8.89%
Series 1997-			
F			
Class A	Bank of New York (The)	\$ 36,100,000	6.02%
	Bankers Trust Company	229,735,000	38.29%
	Boston Safe Deposit and Trust Company	74,435,000	12.41%
	Chase Manhattan Bank Trust Co. of California	47,000,000	7.83%
	SSB - Custodian	42,225,000	7.04%
Class B	Bankers Trust Company	\$ 13,000,000	24.53%
	Chase Manhattan Bank	10,000,000	18.87%
	Chase Manhattan Bank/Chemical	20,000,000	37.74%
	NBD Bank Municipal Bond Department	10,000,000	18.87%
Series 1997-			
I			
Class A	Bank of New York (The)	\$ 82,024,000	12.87%
	Bankers Trust Company	124,712,000	19.56%
	Boston Safe Deposit and Trust Company	115,039,000	18.05%
	Chase Manhattan Bank	126,054,000	19.77%
	Fifth Third Bank/State Teachers Retirement of Ohio	36,835,000	5.78%
	Investors Fiduciary Trust Company/SSB	33,160,000	5.20%
Class B	Bankers Trust Company/Corporate Clearance	\$ 25,000,000	44.44%
	Chase Manhattan Bank/Chemical	16,250,000	28.89%
	SSB - Custodian	15,000,000	26.67%
Series 1997-			
J			
Class A	The Bank of New York/Barclays De Zoete Wedd Securities	\$ 310,000,000	48.63%
	Chase Manhattan Bank	90,500,000	14.20%
	Chase Manhattan Bank/Chemical	57,000,000	8.94%
	French American Banking Corporation	41,000,000	6.43%
	Marine/Treasury Investments	35,000,000	5.49%
	SSB - Custodian	51,500,000	8.08%
Class B	Bankers Trust Company	\$ 15,000,000	26.67%
	Bankers Trust Company/Corporate Clearance	36,250,000	64.44%
	J.P. Morgan Securities Inc. - Asset Backed	5,000,000	8.89%
Series 1997-			
K			
Class A	Fiduciary SSB	\$ 599,500,000	94.04%
Class B	Bankers Trust Company/Corporate Clearance	\$ 15,250,000	27.11%
	Chase Manhattan Bank	20,000,000	35.56%
	Citibank, N.A.	6,000,000	10.67%
	SSB - Custodian	15,000,000	26.67%
Series 1997-			
M			
Class A	Bankers Trust Company	\$ 76,000,000	11.92%
	Chase Manhattan Bank	176,900,000	27.75%
	Chase Manhattan Bank/Chemical	39,930,000	6.26%
	Citibank, N.A.	50,000,000	7.84%
	SSB - Custodian	209,115,000	32.80%
Class B	Chase Manhattan Bank	\$ 6,250,000	11.11%
	Chase Manhattan Bank/Chemical	50,000,000	88.89%
Series 1997-			
N			
Class A	Bankers Trust Company	\$ 104,790,000	13.70%
	Boston Safe Deposit and Trust	149,790,000	19.58%

Company		
Chase Manhattan Bank/Chemical	95,190,000	12.44%
Citibank, N.A.	137,000,000	17.91%
Northern Trust Company	73,875,000	9.66%
SSB - Custodian	136,565,000	17.85%
Class B Bank of New York (The)	\$ 20,000,000	29.63%
Chase Manhattan Bank/Chemical	25,000,000	37.04%
Merrill Lynch, Pierce, Fenner & Smith, Inc. - Debt Sec	20,500,000	30.37%

</TABLE>

The address of each of the above participants is:

C/O The Depository Trust Company
55 Water Street
New York, NY 10041

(b) Not Applicable

(c) Not Applicable

Item 13. Certain Relationships and Related Transactions

None

PART IV

Item 14. Exhibits, Financial Statement Schedules, And Reports On Form 8-K

(a) The following documents are filed as part of this Report:

3. Exhibits:

99.01 Annual Accountant's report dated August 6, 1997 with respect to Series 1994-A, Series 1994-B, Series 1994-C, Series 1994-D, Series 1995-A, Series 1995-B, Series 1995-C, Series 1995-D, Series 1995-E, Series 1995-F, Series 1995-I, Series 1995-J, Series 1996-A, Series 1996-B, Series 1996-C, Series 1996-D, Series 1996-E, Series 1996-G, Series 1996-H, Series 1996-J, Series 1996-K, Series 1996-L, Series 1996-M, Series 1997-B, Series 1997-C and Series 1997-E

The Annual Accountant's report with respect to Series 1997-F, Series 1997-I, Series 1997-J, Series 1997-K, Series 1997-M and Series 1997-N is not required until August 31, 1998.

99.02 Annual Servicer's Certificate dated August 6, 1997 with respect to Series 1994-A, Series 1994-B, Series 1994-C, Series 1994-D, Series 1995-A, Series 1995-B, Series 1995-C, Series 1995-D, Series 1995-E, Series 1995-F, Series 1995-I, Series 1995-J, Series 1996-A, Series 1996-B, Series 1996-C, Series 1996-D, Series 1996-E, Series 1996-G, Series 1996-H, Series 1996-J, Series 1996-K, Series 1996-L, Series 1996-M, Series 1997-B, Series 1997-C and Series 1997-E

The Annual Servicer's Certificate with respect to Series 1997-F, Series 1997-I, Series 1997-J, Series 1997-K, Series 1997-M, and Series 1997-N is not required until August 31, 1998.

(b) Three reports on Form 8-K were filed by the registrant for each month during the quarter ended December 31, 1997. This report included the following:

Item 2. Acquisition or Disposition of Assets

Item 5. Other Events

(c) See item 14(a) (3) above.

SIGNATURES

Pursuant to the requirements of Section 13 or 15(d) 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
As originator of Trust
Registrant

Date: March 27, 1998 By: /s/ Bruce Crescenzo

- - - - -

Bruce Crescenzo
Vice President

Independent Accountant's Report

MBNA America Bank, N.A.
1100 North King Street
Wilmington, Delaware 19801

and

The Bank of New York
101 Barclay Street
New York, New York 10286

MBNA Master Credit Card Trust II

We have examined management's assertion that MBNA America Bank, N.A. ("MBNA" or "the Company"), a wholly owned subsidiary of MBNA Corporation complied with the covenants and conditions of sections 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04(a) and (b), 3.06(b), 4.02(a) and 4.03(a) and (c) of the Pooling and Servicing Agreement dated as of August 4, 1994, as amended ("Agreement") and the sections specified in Attachment A of the applicable Series' Pooling and Servicing Agreement Supplement ("Agreement Supplement"), between MBNA and The Bank of New York, during the compliance periods specified in Attachment A. This assertion is included in the accompanying report by management titled, "Report of Management on Credit Card Trust Internal Control and Pooling and Servicing Agreement Compliance" (the "Report"). Management is responsible for MBNA's compliance with those requirements. Our responsibility is to express an opinion on management's assertion about the Company's compliance based on our examination.

Our examination was made in accordance with standards established by the American Institute of Certified Public Accountants and, accordingly, included examining, on a test basis, evidence about MBNA's compliance with those requirements and performing such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion. Our examination does not provide a legal determination of MBNA's compliance with specified requirements.

As discussed in the Report, management in providing its assertion on compliance assumed the accuracy of the reports prepared by MBNA's bank card processor and did not extend its assessment to the relevant aspects of MBNA's compliance that are the responsibility of the bank card processor. Accordingly, and in accordance with Section 3.06(a) of the Agreement, our examination did not extend to those aspects of MBNA's compliance that are the responsibility of the bank card processor and we do not express an opinion or any other form of assurance on those compliance aspects.

In our opinion, management's assertion that MBNA was in compliance with the covenants and conditions of the sections in the Agreement and the applicable Agreement Supplement, referred to above, during the compliance periods specified in Attachment A, is fairly stated, in all material respects.

This report is intended solely for the use of the board of directors and management of MBNA and should not be referred to or distributed for any purpose to anyone who is not authorized to receive such information as specified in the Agreement or in the applicable Series' Underwriting/Subscription Agreement, as specified in Attachment A. However, this report is a matter of public record as a result of being included as an exhibit to the annual report on Form 10-K prepared by MBNA and filed with the Securities and Exchange Commission on behalf of MBNA Master Credit Card Trust II and its distribution is not limited.

Ernst & Young LLP

August 6, 1997

<TABLE>

<CAPTION >

Attachment A

of

Pooling & Servicing
Agreement

Underwriting
/Subscription

Date

Series	Supplement	Date	PSA Supplement	Sections	Compliance	Period	Lead Underwriter	
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
1994 - A	August 4, 1994	3(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) 11	CS First Boston	28-Jul-94		
1994 - B	August 18, 1994	3(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) 11	Merrill Lynch & Co.	11-Aug-94		
1994 - C	October 26, 1994	3(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) 11	Merrill Lynch & Co.	19-Oct-94		
1994 - D	October 26, 1994	3(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) 11	Merrill Lynch & Co.	19-Oct-94		
1994 - E	December 15, 1993	(c), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	10(c) and (d) and 12				
1995 - A	March 22, 1995	3(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) and 11	Merrill Lynch & Co.	15-Mar-95		
1995 - B	May 23, 1995	3(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) and 11	J.P. Morgan Securities, Inc.	15-May-95		
1995 - C	June 29, 1995	3(b), 4.05(a) (i), 4.09, 4.11	July 1, 1996 - June 30, 1997	9(c) and (d) and 12	Lehman Brothers Inc.	22-Jun-95		
1995 - D	June 29, 1995	3(b), 4.05(a) (i), 4.09, 4.11	July 1, 1996 - June 30, 1997	9(c) and (d) and 11	Lehman Brothers Inc.	22-Jun-95		
1995 - E	August 2, 1995	3(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) and 12	CS First Boston	26-Jul-95		
1995 - F	August 30, 1995	3(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) and 11	CS First Boston	16-Aug-95		
1995 - G	September 27, 1993	(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) and 11	Lehman Brothers	22-Sep-96		
1995 - H	September 28, 1993	(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) and 11	Barclays de Zoete Wedd Limi	22-Sep-96		
1995 - I	October 26, 1993	(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) and 11	Merrill Lynch & Co.	19-Oct-95		
1995 - J	November 21, 1993	(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) and 11	J. P. Morgan Securities, Inc.	14-Nov-95		
1996 - A	February 28, 1993	(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) and 11	Goldman, Sachs & Co.	21-Feb-96		
1996 - B	March 26, 1996	3(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) and 11	Lehman Brothers Inc.	18-Mar-96		
1996 - C	March 27, 1996	3(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) and 11	Merrill Lynch & Co.	20-Mar-96		
1996 - D	May 1, 1996	3(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) and 11	Merrill Lynch & Co.	24-Apr-96		
1996-E	May 21, 1996	3(b), 4.05(a) (i), 4.09, 4.10	July 1, 1996 - June 30, 1997	9(c) and (d) and 11	J.P. Morgan & Co.	13-May-96		
1996-F	June 25, 1996	3(b), 4.05(a) (i), 4.09, 4.10	June 25, 1996 - June 30, 1997	10(c) and (d) and 12				
1996-G	July 17, 1996	3(b), 4.05(a) (i), 4.09, 4.10	July 17, 1996 - June 30, 1997	9(c) and (d) and 11	Lehman Brothers	10-Jul-96		
1996-H	August 14, 1996	3(b), 4.05(a) (i), 4.09, 4.10	August 14, 1996 - June 30, 1997	9(c) and (d) and 11	Goldman, Sachs & Co.	7-Aug-96		
1996-I	September 25, 1993	(b), 4.05(a) (i), 4.09, 4.10	September 25, 1996 - June 30, 1997	10(c) and (d) and 12	Class A: Merrill Lynch Bank	20-Sep-96		
1996-J	September 19, 1993	(b), 4.05(a) (i), 4.09, 4.10	September 19, 1996 - June 30, 1997	9(c) and (d) and 11	J.P. Morgan & Co.	12-Sep-96		
1996-K	October 24, 1996	(b), 4.05(a) (i), 4.09, 4.10	October 24, 1996 - June 30, 1997	9(c) and (d) and 11	Goldman, Sachs & Co.	18-Oct-96		
1996-L	December 3, 1996	(b), 4.05(a) (i), 4.09, 4.10	December 3, 1996 - June 30, 1997		Salomon Brothers Inc.	19-Nov-		

9(c) and (d) and 11			
1996-M	November 26, 1993(b), 4.05(a) (i), 4.09, 4.10	November 26, 1996 - June 30,	CS First Boston 19-Nov-96
9(c) and (d) and 11			
1997-A	January 30, 19973(b), 4.05(a) (i), 4.09, 4.10	January 30, 1997 - June 30, 1997	
9(c) and (d) and 11			
1997-B	February 27, 1993(b), 4.05(a) (i), 4.09, 4.10	February 27, 1997 - June 30,	Lehman Brothers 20-Feb-97
9(c) and (d) and 11			
1997-C	March 26, 1997 3(b), 4.05(a) (i), 4.09, 4.10	March 26, 1997 - June 30, 199	Merrill Lynch & Co. 19-Mar-97
9(c) and (d) and 11			
1997-D	May 22, 1997 3(b), 4.05(a) (i), 4.09, 4.10	May 22, 1997 - June 30, 1997	
10(c) and (d) and 12			
1997-E	May 8, 1997 3(b), 4.05(a) (i), 4.09, 4.10	May 8, 1997 - June 30, 1997	J.P. Morgan & Co. 24-Apr-97
9(c) and (d) and 11			

</TABLE>

Report of Management on Credit Card Trust Internal Control
and Pooling and Servicing Agreement Compliance

Control Structure Policies and Procedures

MBNA America Bank, N.A., ("MBNA" or the "Company"), a wholly owned subsidiary of MBNA Corporation is responsible for establishing and maintaining effective controls over the functions performed as servicer of MBNA's Credit Card Trusts and Pools, listed on Appendix I (the "Trusts and Pools" or individually "Trust and Pool"). These controls are designed to provide reasonable assurance to the Company's management and board of directors that Trust and Pool assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization in conformity with the applicable Pooling and Servicing Agreements, Pooling and Servicing Agreement Supplements, Receivables Purchase Agreement or Receivables Transfer Agreement (the "Agreements") as applicable, between MBNA as seller and owner/servicer and the applicable Trustee or Agent (specific Agreements and Trustees or Agent are listed in Appendix I) and are recorded properly to permit the preparation of the required financial reports.

There are inherent limitations in any control including the possibility of human error and circumvention or overriding of the control. Accordingly, even effective controls can provide only reasonable assurance with respect of the achievement of any objectives of controls. Further, because of changes in conditions, the effectiveness of controls may vary over time.

The Company has determined that the objectives of controls with respect to servicing and reporting of sold loans are to provide reasonable, but not absolute assurance that:

- - Funds collected are remitted to the Trustee and Agent in accordance with the Agreements.
- - Trust and Pool assets are segregated from those retained by MBNA in accordance with the Agreements.
- - Expenses incurred by the Trusts and Pools are calculated and remitted in accordance with the Agreements.
- - The additions of accounts to the Trusts and Pools are authorized in accordance with the Agreements.
- - The removal of accounts from the Trusts and Pools are authorized in accordance with the Agreements.

August 6, 1997

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Control Structure Policies and Procedures (continued)

- - Trust and Pool assets amortizing out of the Trusts and Pools are calculated in accordance with the Agreements.
- - Monthly Trust and Pool reports generated in the form of "Exhibits" or "Settlement Reports" and provided to the Trustee and Agent are reviewed by a Vice President or above prior to distribution.

- - Monthly Trust and Pool reports generated in the form of "Exhibits" or "Settlement Reports" contain all information required by the Agreements.

The Company has assessed its controls over the functions performed as servicer of the Trusts and Pools in relation to these criteria. This assessment assumed the accuracy of reports prepared by MBNA's bank card processor and did not extend to the controls of MBNA's bank card processor. Based upon this assessment, the Company believes that, as of June 30, 1997, its controls over the functions performed as servicer of the Trusts and Pools are effective in providing reasonable assurance that Trust and Pool assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization in conformity with the Agreements between MBNA and the applicable Trustees and Agents and are recorded properly to permit the preparation of the required financial reports.

Pooling and Servicing Agreement Compliance

The Company is responsible for complying with the covenants and conditions of the agreements listed in Appendix I to this report. The Company assessed MBNA's compliance with the relevant covenants and conditions identified in Appendix I for each of the agreements. In performing this assessment, the Company assumed the accuracy of reports prepared by MBNA's bank card processor and did not extend its assessment to the relevant aspects of MBNA's compliance that are the responsibility of the bank card processor. Based upon this assessment, MBNA was in material compliance with the relevant covenants and conditions identified in Appendix I for each agreement for the period specified in the Appendix. In addition, the Company did not identify any instances of material non-compliance in performing the assessment.

August 6, 1997

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MBNA America Bank, N.A. by:

/s/ M. Scot Kaufman

M. Scot Kaufman
Vice Chairman and Chief Financial Officer

/s/ Thomas D. Wren

Thomas D. Wren
Senior Executive Vice President and Treasurer

/s/ Victor P. Manning

Victor P. Manning
Senior Executive Vice President and
Chief Accounting Officer

/s/ Douglas O. Hart

Douglas O. Hart
Executive Vice President

<TABLE>
<CAPTION>

APPENDIX 1

TRUST	PSA PSA/RPA/	SERVICING SUPPL.	COMPLIANCE	RTA DATE	PSA COVENANTS AND DATE	PERIOD	CONDITIONS
<S>				<C>	<C>	<C>	<C>

MBNA Master Credit Card Trust:
TRUSTEE: Bankers Trust Company

Series 1991-1	9/25/91	9/25/91	7/1/96 - 4/16/97	(1)
Series 1992-1	9/25/91	5/29/92	7/1/95 - 6/30/97	(1)
Series 1992-2	9/25/91	8/6/92	7/1/96 - 6/30/97	(1)

Series 1992-3	9/25/91	11/24/92	7/1/96 - 6/30/97	(1)
Series 1993-1	9/25/91	2/25/93	7/1/96 - 6/30/97	(1)
Series 1993-2	9/25/91	6/15/93	7/1/96 - 1/15/97	(1)
Series 1993-3	9/25/91	8/24/93	7/1/96 - 6/30/97	(1)
Series 1993-4	9/25/91	12/7/93	7/1/96 - 6/30/97	(1)
Series 1994-1	9/25/91	2/25/94	7/1/96 - 6/30/97	(1)
Series 1994-2	9/25/91	5/26/94	7/1/96 - 6/30/97	(1)

MBNA Master Credit Card Trust II:

TRUSTEE: Bank of New York

Series 1994-A	8/4/94	8/4/94	7/1/96 - 6/30/97	(2)
Series 1994-B	8/4/94	8/18/94	7/1/96 - 6/30/97	(2)
Series 1994-C	8/4/94	10/26/94	7/1/96 - 6/30/97	(2)
Series 1994-D	8/4/94	10/26/94	7/1/96 - 6/30/97	(2)
Series 1994-E	8/4/94	12/15/94	7/1/96 - 6/30/97	(4)
Series 1995-A	8/4/94	3/22/95	7/1/96 - 6/30/97	(2)
Series 1995-B	8/4/94	5/23/95	7/1/96 - 6/30/97	(2)
Series 1995-C	8/4/94	6/29/95	7/1/96 - 6/30/97	(3)
Series 1995-D	8/4/94	6/29/95	7/1/96 - 6/30/97	(3)
Series 1995-E	8/4/94	8/2/95	7/1/96 - 6/30/97	(2)
Series 1995-F	8/4/94	8/30/95	7/1/96 - 6/30/97	(2)
Series 1995-G	8/4/94	9/27/95	7/1/96 - 6/30/97	(2)
Series 1995-H	8/4/94	9/28/95	7/1/96 - 6/30/97	(2)
Series 1995-I	8/4/94	10/26/95	7/1/96 - 6/30/97	(2)
Series 1995-J	8/4/94	11/21/95	7/1/96 - 6/30/97	(2)
Series 1996-A	8/4/94	2/28/96	7/1/96 - 6/30/97	(2)
Series 1996-B	8/4/94	3/26/96	7/1/96 - 6/30/97	(2)
Series 1996-C	8/4/94	3/27/96	7/1/96 - 6/30/97	(2)
Series 1996-D	8/4/94	5/1/96	7/1/96 - 6/30/97	(2)
Series 1996-E	8/4/94	5/21/96	7/1/96 - 6/30/97	(2)
Series 1996-F	8/4/94	6/25/96	6/25/96 - 6/30/97	(4)
Series 1996-G	8/4/94	7/17/96	7/17/96 - 6/30/97	(2)
Series 1996-H	8/4/94	8/14/96	8/14/96 - 6/30/97	(2)
Series 1996-I	8/4/94	9/25/96	9/25/96 - 6/30/97	(4)
Series 1996-J	8/4/94	9/19/96	9/19/96 - 6/30/97	(2)
Series 1996-K	8/4/94	10/24/96	10/24/96 - 6/30/97	(2)
Series 1996-L	8/4/94	12/3/96	12/3/96 - 6/30/97	(2)
Series 1996-M	8/4/94	11/26/96	11/26/96 - 6/30/97	(2)
Series 1997-A	8/4/94	1/30/97	1/30/97 - 6/30/97	(2)
Series 1997-B	8/4/94	2/27/97	2/27/97 - 6/30/97	(2)
Series 1997-C	8/4/94	3/26/97	3/26/97 - 6/30/97	(2)
Series 1997-D	8/4/94	5/22/97	5/22/97 - 6/30/97	(4)
Series 1997-E	8/4/94	5/8/97	5/8/97 - 6/30/97	(2)

MBNA Gold Reserve Trust 12/16/94 N/A 7/1/96 - 6/30/97 (5)

TRUSTEE:

Barclays Bk PLC, NY Branch

MBNA Gold Option Trust 12/18/96 N/A 12/18/96 - 6/30/97 (6)

TRUSTEE:

Barclays Bk PLC, NY Branch

</TABLE>

PSA and PSA Supplement Covenants and Conditions

- (1) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04(a), 3.04(b), 3.06(b), 4.02(a), 4.03(a), 4.03(c)
PSA Supplement Sections - 3(b), 4.04(a)(i), 4.04(b), 4.05, 4.06, 5.02(a), 9(c), 9(d), 9(f), 11
- (2) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04(a), 3.04(b), 3.06(b), 4.02(a) and 4.03(a), 4.03(c).
PSA Supplement Sections - 3(b), 4.05(a)(i), 4.09, 4.10, 5.02(a), 9(c), 9(d), 11
- (3) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04(a), 3.04(b), 3.06(b), 4.02(a) and 4.03(a), 4.03(c).
PSA Supplement Sections - 3(b), 4.05(a)(i), 4.09, 4.11, 5.02(a), 9(c), 9(d), 12
- (4) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04(a), 3.04(b), 3.06(b), 4.02(a), 4.03(a), 4.03(c).
PSA Supplement Sections - 3(c), 4.05(a)(i), 4.09, 4.10, 5.02(a), 10(c), 10(d), 12
- (5) RPA Sections - 3.03(a)(ii), 3.03(d), 3.03(e), 3.03(f), 3.03(g), 3.03(h), 3.04(a), 6.01(b), 7.03(a), 7.04(a), 7.05(a), 7.05(b), 7.05(f), 8.01(d), 8.01(f), 10.03, 10.06(a), 10.06(b).
- (6) RTA Sections - 3.03(a), (d), (e), (f)(i), (g), and (h), 3.04(a), 6.01(b), 7.03, 7.04, 7.05(a), (b), (d), (e) and (f), 8.01(d), 10.03 and 10.06.

Independent Accountant's Report
on Applying Agreed-Upon Procedures

MBNA America Bank, N.A.
1100 North King Street
Wilmington, Delaware 19801

and

The Bank of New York
101 Barclay Street
New York, New York 10286

MBNA Master Credit Card Trust II

We have performed the procedures enumerated below, which were agreed to by MBNA America Bank, N.A. ("MBNA") and The Bank of New York, solely to assist you with respect to the monthly certificates for each series (as specified in Attachment A) in the MBNA Master Credit Card Trust II ("Trust"), prepared by MBNA pursuant to subsection 3.04(b) of the Pooling and Servicing Agreement dated as of August 4, 1994, as amended ("Agreement") between MBNA and The Bank of New York, during the periods specified in Attachment A. This engagement to apply agreed-upon procedures was performed in accordance with standards established by the American Institute of Certified Public Accountants. The sufficiency of the procedures is solely the responsibility of MBNA and The Bank of New York. Consequently, we make no representation regarding the sufficiency of the procedures described below either for the purpose for which this report has been requested or for any other purpose.

Our procedures were as follows: We compared the amounts in the "mathematical calculations" set forth in the monthly certificates for each series in the Trust, for the periods noted in Attachment A, prepared by MBNA pursuant to subsection 3.04(b) of the Agreement with reports prepared by MBNA's bank card processor or MBNA, which were the source of such amounts.

As a result of the procedures performed we noted that in all instances the amounts in the "mathematical calculations" set forth in the monthly certificates for each series in the Trust, for the periods noted in Attachment A, were in agreement with reports prepared by MBNA's bank card processor or MBNA.

We were not engaged to, and did not, perform an audit, the objective of which would be the expression of any opinion on the monthly certificates for each series in the Trust, prepared by MBNA pursuant to subsection 3.04(b) of the Agreement or on the reports prepared by MBNA's bank card processor or MBNA. Accordingly, we do not express such an opinion. Had we performed additional procedures with respect to the monthly certificates prepared by MBNA pursuant to subsection 3.04(b) of the Agreement and the reports prepared by MBNA's bank card processor and MBNA, which were the source of such amounts, other matters might have come to our attention that would have been reported to you. This report relates only to the comparison of the amounts in the mathematical calculations specified above and does not extend to any financial statements of MBNA taken as a whole.

This report is intended solely for the use of the specified users listed above and should not be used by those who have not agreed to the specified procedures and taken responsibility for the sufficiency of the procedures for their purposes. However, this report is a matter of public record as a result of being included as an exhibit to the annual report on Form 10-K prepared by MBNA and filed with the Securities and Exchange Commission on behalf of MBNA Master Credit Card Trust II and its distribution is not limited.

Ernst & Young LLP

August 6, 1997

<TABLE>
<CAPTION>

Attachment A

Pooling and Servicing Series	Agreement Supplement	Date	Monthly Certificates for the Period
<S>	<C>		<C>
1994 - A		4-Aug-94	July 1, 1996 - June 30, 1997
1994 - B		18-Aug-94	July 1, 1996 - June 30, 1997
1994 - C		26-Oct-94	July 1, 1996 - June 30, 1997
1994 - D		26-Oct-94	July 1, 1996 - June 30, 1997
1994 - E		15-Dec-94	July 1, 1996 - June 30, 1997
1995 - A		22-Mar-95	July 1, 1996 - June 30, 1997
1995 - B		23-May-95	July 1, 1996 - June 30, 1997
1995 - C		29-Jun-95	July 1, 1996 - June 30, 1997
1995 - D		29-Jun-95	July 1, 1996 - June 30, 1997
1995 - E		2-Aug-95	July 1, 1996 - June 30, 1997
1995 - F		30-Aug-95	July 1, 1996 - June 30, 1997
1995 - G		27-Sep-95	July 1, 1996 - June 30, 1997
1995 - H		28-Sep-95	July 1, 1996 - June 30, 1997
1995 - I		26-Oct-95	July 1, 1996 - June 30, 1997
1995 - J		21-Nov-95	July 1, 1996 - June 30, 1997
1996 - A		28-Feb-96	July 1, 1996 - June 30, 1997
1996 - B		26-Mar-96	July 1, 1996 - June 30, 1997
1996 - C		27-Mar-96	July 1, 1996 - June 30, 1997
1996 - D		1-May-96	July 1, 1996 - June 30, 1997
1996 - E		21-May-96	July 1, 1996 - June 30, 1997
1996 - F		25-Jun-96	June 25, 1996 - June 30, 1997
1996 - G		17-Jul-96	July 17, 1996 - June 30, 1997
1996 - H		14-Aug-96	August 14, 1996 - June 30, 1997
1996 - I		25-Sep-96	September 25, 1996 - June 30, 1997
1996 - J		19-Sep-96	September 19, 1996 - June 30, 1997
1996 - K		24-Oct-96	October 24, 1996 - June 30, 1997
1996 - L		3-Dec-96	December 3, 1996 - June 30, 1997
1996 - M		26-Nov-96	November 26, 1996 - June 30, 1997
1997 - A		30-Jan-97	January 30, 1997 - June 30, 1997
1997 - B		27-Feb-97	February 27, 1997 - June 30, 1997
1997 - C		26-Mar-97	March 26, 1997 - June 30, 1997
1997 - E		8-May-97	May 8, 1997 - June 30, 1997

</TABLE>

Independent Accountant's Report

MBNA America Bank, N.A.
1100 North King Street
Wilmington, Delaware 19801

and

The Bank of New York
101 Barclay Street
New York, New York 10286

We have examined management's assertion that MBNA America Bank, N.A.'s ("MBNA"), a wholly owned subsidiary of MBNA Corporation controls over the functions performed as servicer of the MBNA Master Credit Card Trust II ("Trust"), including all Series of the Trust as specified in Attachment A, are effective, as of June 30, 1997, in providing reasonable assurance that Trust assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization in conformity with the Pooling and Servicing Agreement dated as of August 4, 1994, as amended ("Agreement"), and the applicable Pooling and Servicing Agreement Supplement for each Series as specified in Attachment A (together the "Agreements"), between MBNA as Seller and Owner/Servicer, and The Bank of New York, as Trustee on behalf of the Certificateholders of the Trust, and are recorded properly to permit the preparation of the required financial reports. This assertion is included in the accompanying report by management titled, "Report of Management on Credit Card Trust Internal Control and Pooling and Servicing Agreement Compliance" (the "Report").

Our examination was made in accordance with standards established by the American Institute of Certified Public Accountants and, accordingly, included obtaining an understanding of the controls over the functions performed by MBNA as servicer of the Trust, testing and evaluating the design and operating effectiveness of those controls, and such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion.

As discussed in the Report, management in providing its assertion on the controls over the functions performed as servicer of the Trust assumed the accuracy of reports prepared by MBNA's bank card processor and did not extend its assessment to the controls of MBNA's bank card processor. Accordingly, and in accordance with Section 3.06(a) of the Agreement, our examination did not extend to the controls of MBNA's bank card processor and we do not express an opinion or any other form of assurance on those controls.

Because of inherent limitations in controls, errors or irregularities may occur and not be detected. Also, projections of any evaluation of the controls over the functions performed by MBNA as servicer of the Trust to future periods are subject to the risk that the controls may become inadequate because of changes in conditions, or that the degree of compliance with the controls may deteriorate.

In our opinion, management's assertion, that MBNA's controls over the functions performed as servicer of the Trust are effective, as of June 30, 1997, in providing reasonable assurance that Trust assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization in conformity with the Agreements, between MBNA as Seller and Owner/Servicer, and The Bank of New York, as Trustee on behalf of the Certificate-holders of the Trust, and are recorded properly to permit the preparation of the required financial reports, is fairly stated, in all material respects, based upon the following criteria specified in the Report:

The controls provide reasonable assurance that funds collected are remitted to the Trustee in accordance with the Agreements.

The controls provide reasonable assurance that Trust assets are segregated from those retained by MBNA in accordance with the Agreements.

The controls provide reasonable assurance that expenses incurred by the Trust are calculated and remitted in accordance with the Agreements.

The controls provide reasonable assurance that the addition of accounts to the Trust are authorized in accordance with the Agreements.

The controls provide reasonable assurance that the removal of accounts from the Trust are authorized in accordance with the Agreements.

The controls provide reasonable assurance that Trust assets amortizing out of the Trust are calculated in accordance with the Agreements.

The controls provide reasonable assurance that monthly Trust reports generated in the form of "Exhibits" and provided to the Trustee are reviewed by a Vice President or above prior to distribution.

The controls provide reasonable assurance that monthly Trust reports generated in the form of "Exhibits" contain all required information per section 5.02 of the Agreements.

This report is intended solely for the use of the board of directors and management of MBNA and should not be referred to or distributed for any purpose to anyone who is not authorized to receive such information as specified in the Agreement or in each Series' Underwriting/Subscription Agreement, as specified in Attachment A. However, this report is a matter of public record as a result of being included as an exhibit to the annual report on Form 10-K prepared by MBNA and filed with the Securities and Exchange Commission on behalf of MBNA Master Credit Card Trust II and its distribution is not limited.

Ernst & Young LLP

August 6, 1997

<TABLE>
<CAPTION>
Attachment A

Series	Pooling and Servicing Agreement Supplement Date	Lead Underwriter	Date of Underwriting /Subscription Agreement
<S>	<C>	<C>	<C>
1994 - A	4-Aug-94	CS First Boston	28-Jul-94
1994 - B	18-Aug-94	Merrill Lynch & Co.	11-Aug-94
1994 - C	26-Oct-94	Merrill Lynch & Co.	19-Oct-94
1994 - D	26-Oct-94	Merrill Lynch & Co.	19-Oct-94
1994 - E	15-Dec-94		
1995 - A	22-Mar-95	Merrill Lynch & Co.	15-Mar-95
1995 - B	23-May-95	J.P. Morgan Securities, Inc.	15-May-95
1995 - C	29-Jun-95	Lehman Brothers Inc.	22-Jun-95
1995 - D	29-Jun-95	Lehman Brothers Inc.	22-Jun-95
1995 - E	2-Aug-95	CS First Boston	26-Jul-95
1995 - F	30-Aug-95	CS First Boston	16-Aug-95
1995 - G	27-Sep-95	Lehman Brothers	22-Sep-96
1995 - H	28-Sep-95	Barclays de Zoete Wedd Limite	22-Sep-96
1995 - I	26-Oct-95	Merrill Lynch & Co.	19-Oct-95
1995 - J	21-Nov-95	J. P. Morgan Securities, Inc.	14-Nov-95
1996 - A	28-Feb-96	Goldman, Sachs & Co.	21-Feb-96
1996 - B	26-Mar-96	Lehman Brothers Inc.	18-Mar-96
1996 - C	27-Mar-96	Merrill Lynch & Co.	20-Mar-96
1996 - D	1-May-96	Merrill Lynch & Co.	24-Apr-96
1996 - E	21-May-96	J.P. Morgan & Co.	13-May-96
1996 - F	25-Jun-96		
1996 - G	17-Jul-96	Lehman Brothers	10-Jul-96
1996 - H	14-Aug-96	Goldman, Sachs & Co.	7-Aug-96
1996 - I	25-Sep-96	Class A: Merrill Lynch Bank	20-Sep-96

1996 - J	19-Sep-96	J.P. Morgan & Co.	12-Sep-96
1996 - K	24-Oct-96	Goldman, Sachs & Co.	18-Oct-96
1996 - L	3-Dec-96	Salomon Brothers Inc.	19-Nov-96
1996 - M	26-Nov-96	CS First Boston	19-Nov-96
1997 - A	30-Jan-97		
1997 - B	27-Feb-97	Lehman Brothers	20-Feb-97
1997 - C	26-Mar-97	Merrill Lynch & Co.	March 19,1997
1997 - D	22-May-97		
1997 - E	8-May-97	J.P. Morgan & Co.	24-Apr-97

</TABLE>

Report of Management on Credit Card Trust Internal Control
and Pooling and Servicing Agreement Compliance

Control Structure Policies and Procedures

MBNA America Bank, N.A., ("MBNA" or the "Company"), a wholly owned subsidiary of MBNA Corporation is responsible for establishing and maintaining effective controls over the functions performed as servicer of MBNA's Credit Card Trusts and Pools, listed on Appendix I (the "Trusts and Pools" or individually "Trust and Pool"). These controls are designed to provide reasonable assurance to the Company's management and board of directors that Trust and Pool assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization in conformity with the applicable Pooling and Servicing Agreements, Pooling and Servicing Agreement Supplements, Receivables Purchase Agreement or Receivables Transfer Agreement (the "Agreements") as applicable, between MBNA as seller and owner/servicer and the applicable Trustee or Agent (specific Agreements and Trustees or Agent are listed in Appendix I) and are recorded properly to permit the preparation of the required financial reports.

There are inherent limitations in any control including the possibility of human error and circumvention or overriding of the control. Accordingly, even effective controls can provide only reasonable assurance with respect of the achievement of any objectives of controls. Further, because of changes in conditions, the effectiveness of controls may vary over time.

The Company has determined that the objectives of controls with respect to servicing and reporting of sold loans are to provide reasonable, but not absolute assurance that:

- - Funds collected are remitted to the Trustee and Agent in accordance with the Agreements.
- - Trust and Pool assets are segregated from those retained by MBNA in accordance with the Agreements.
- - Expenses incurred by the Trusts and Pools are calculated and remitted in accordance with the Agreements.
- - The additions of accounts to the Trusts and Pools are authorized in accordance with the Agreements.
- - The removal of accounts from the Trusts and Pools are authorized in accordance with the Agreements.

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Control Structure Policies and Procedures (continued)

- - Trust and Pool assets amortizing out of the Trusts and Pools are calculated in accordance with the Agreements.
- - Monthly Trust and Pool reports generated in the form of "Exhibits" or "Settlement Reports" and provided to the Trustee and Agent are reviewed by a Vice President or above

Series 1992-1	9/25/91	5/29/92	7/1/95 - 6/30/97	(1)
Series 1992-2	9/25/91	8/6/92	7/1/96 - 6/30/97	(1)
Series 1992-3	9/25/91	11/24/92	7/1/96 - 6/30/97	(1)
Series 1993-1	9/25/91	2/25/93	7/1/96 - 6/30/97	(1)
Series 1993-2	9/25/91	6/15/93	7/1/96 - 1/15/97	(1)
Series 1993-3	9/25/91	8/24/93	7/1/96 - 6/30/97	(1)
Series 1993-4	9/25/91	12/7/93	7/1/96 - 6/30/97	(1)
Series 1994-1	9/25/91	2/25/94	7/1/96 - 6/30/97	(1)
Series 1994-2	9/25/91	5/26/94	7/1/96 - 6/30/97	(1)

MBNA Master Credit Card Trust II:

TRUSTEE: Bank of New York

Series 1994-A	8/4/94	8/4/94	7/1/96 - 6/30/97	(2)
Series 1994-B	8/4/94	8/18/94	7/1/96 - 6/30/97	(2)
Series 1994-C	8/4/94	10/26/94	7/1/96 - 6/30/97	(2)
Series 1994-D	8/4/94	10/26/94	7/1/96 - 6/30/97	(2)
Series 1994-E	8/4/94	12/15/94	7/1/96 - 6/30/97	(4)
Series 1995-A	8/4/94	3/22/95	7/1/96 - 6/30/97	(2)
Series 1995-B	8/4/94	5/23/95	7/1/96 - 6/30/97	(2)
Series 1995-C	8/4/94	6/29/95	7/1/96 - 6/30/97	(3)
Series 1995-D	8/4/94	6/29/95	7/1/96 - 6/30/97	(3)
Series 1995-E	8/4/94	8/2/95	7/1/96 - 6/30/97	(2)
Series 1995-F	8/4/94	8/30/95	7/1/96 - 6/30/97	(2)
Series 1995-G	8/4/94	9/27/95	7/1/96 - 6/30/97	(2)
Series 1995-H	8/4/94	9/28/95	7/1/96 - 6/30/97	(2)
Series 1995-I	8/4/94	10/26/95	7/1/96 - 6/30/97	(2)
Series 1995-J	8/4/94	11/21/95	7/1/96 - 6/30/97	(2)
Series 1996-A	8/4/94	2/28/96	7/1/96 - 6/30/97	(2)
Series 1996-B	8/4/94	3/26/96	7/1/96 - 6/30/97	(2)
Series 1996-C	8/4/94	3/27/96	7/1/96 - 6/30/97	(2)
Series 1996-D	8/4/94	5/1/96	7/1/96 - 6/30/97	(2)
Series 1996-E	8/4/94	5/21/96	7/1/96 - 6/30/97	(2)
Series 1996-F	8/4/94	6/25/96	6/25/96 - 6/30/97	(4)
Series 1996-G	8/4/94	7/17/96	7/17/96 - 6/30/97	(2)
Series 1996-H	8/4/94	8/14/96	8/14/96 - 6/30/97	(2)
Series 1996-I	8/4/94	9/25/96	9/25/96 - 6/30/97	(4)
Series 1996-J	8/4/94	9/19/96	9/19/96 - 6/30/97	(2)
Series 1996-K	8/4/94	10/24/96	10/24/96 - 6/30/97	(2)
Series 1996-L	8/4/94	12/3/96	12/3/96 - 6/30/97	(2)
Series 1996-M	8/4/94	11/26/96	11/26/96 - 6/30/97	(2)
Series 1997-A	8/4/94	1/30/97	1/30/97 - 6/30/97	(2)
Series 1997-B	8/4/94	2/27/97	2/27/97 - 6/30/97	(2)
Series 1997-C	8/4/94	3/26/97	3/26/97 - 6/30/97	(2)
Series 1997-D	8/4/94	5/22/97	5/22/97 - 6/30/97	(4)
Series 1997-E	8/4/94	5/8/97	5/8/97 - 6/30/97	(2)

MBNA Gold Reserve Trust 12/16/94 N/A 7/1/96 - 6/30/97 (5)

TRUSTEE:

Barclays Bk PLC, NY Branch

MBNA Gold Option Trust 12/18/96 N/A 12/18/96 - 6/30/97 (6)

TRUSTEE:

Barclays Bk PLC, NY Branch

</TABLE>

PSA and PSA Supplement Covenants and Conditions

- (1) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04(a), 3.04(b), 3.06(b), 4.02(a), 4.03(a), 4.03(c)
PSA Supplement Sections - 3(b), 4.04(a)(i), 4.04(b), 4.05, 4.06, 5.02(a), 9(c), 9(d), 9(f), 11
- (2) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04(a), 3.04(b), 3.06(b), 4.02(a) and 4.03(a), 4.03(c).
PSA Supplement Sections - 3(b), 4.05(a)(i), 4.09, 4.10, 5.02(a), 9(c), 9(d), 11
- (3) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04(a), 3.04(b), 3.06(b), 4.02(a) and 4.03(a), 4.03(c).
PSA Supplement Sections - 3(b), 4.05(a)(i), 4.09, 4.11, 5.02(a), 9(c), 9(d), 12
- (4) PSA Sections - 2.05(e), 2.06, 2.07, 2.08(a), 3.02, 3.04(a), 3.04(b), 3.06(b), 4.02(a), 4.03(a), 4.03(c).
PSA Supplement Sections - 3(c), 4.05(a)(i), 4.09, 4.10, 5.02(a), 10(c), 10(d), 12
- (5) RPA Sections - 3.03(a)(ii), 3.03(d), 3.03(e), 3.03(f), 3.03(g), 3.03(h), 3.04(a), 6.01(b), 7.03(a), 7.04(a), 7.05(a), 7.05(b), 7.05(f), 8.01(d), 8.01(f), 10.03, 10.06(a), 10.06(b).
- (6) RTA Sections - 3.03(a), (d), (e), (f)(i), (g), and (h), 3.04(a), 6.01(b), 7.03, 7.04, 7.05(a), (b), (d), (e) and (f), 8.01(d), 10.03 and 10.06.

EXHIBIT D

FORM OF ANNUAL SERVICER'S CERTIFICATE

MBNA AMERICA BANK, N.A.

MBNA MASTER CREDIT CARD TRUST II

The undersigned, a duly authorized representative of MBNA America Bank, N.A. (the "Bank"), as Servicer pursuant to the Pooling and Servicing Agreement dated as of August 4, 1994 (the "Pooling and Servicing Agreement") by and between the Bank and The Bank of New York, as trustee, (the "Trustee") does hereby certify that:

1. The Bank is Servicer under the Pooling and Servicing Agreement.
2. The undersigned is duly authorized as required pursuant to the Pooling and Servicing Agreement to execute and deliver this Certificate to the Trustee.
3. This Certificate is delivered pursuant to Section 3.05 of the Pooling and Servicing Agreement.
4. A review of the activities of the Servicer during the twelve month period ended June 30, 1997 was conducted under my supervision.
5. Based on such review, the Servicer has, to my knowledge, fully performed all its obligations under the Pooling and Servicing Agreement throughout such twelve month period and no material default in the performance of such obligations has occurred or is continuing except as set forth in paragraph 6 below.
6. The following is a description of each material default in the performance of the Servicer's obligations under the provisions of the Pooling and Servicing Agreement known to me to have been made during the twelve month period ended June 30, 1997, which sets forth in detail (i) the nature of each such default, (ii) the action taken by the Servicer, if any, to remedy each such default and (iii) the current status of each such default:

"None"

IN WITNESS WHEREOF, the undersigned has duly executed this Certificate this 6th day of August, 1997.

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