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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: April 14, 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 March 31, 1998.
- $20.2\,$ Series 1994-B Certificateholders' Statement for the month ended March 31, 1998.
- 20.3 Series 1994-C Certificateholders' Statement for the month ended March 31, 1998.
- $20.4\,$ Series 1995-A Certificateholders' Statement for the month ended March 31, 1998.
- $20.5\,$ Series 1995-B Certificateholders' Statement for the month ended March 31, 1998.
- $20.6\,$ Series 1995-C Certificateholders' Statement for the month ended March 31, 1998.
- $20.7\,$ Series 1995-D Certificateholders' Statement for the month ended March 31, 1998.
- $20.8\,$ Series 1995-E Certificateholders' Statement for the month ended March 31, 1998.
- 20.9 Series 1995-F Certificateholders' Statement for the month ended March 31, 1998.
- 20.10 Series 1995-I Certificateholders' Statement for the month ended March 31, 1998.
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 m Certificateholders'}~{
 m Statement}~{
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 m the}~{
 m month}~{
 m ended}$ March 31, 1998.

- 20.12 Series 1996-A Certificateholders' Statement for the month ended March 31, 1998.
- 20.13 Series 1996-B Certificateholders' Statement for the month ended March 31, 1998.
- 20.14 Series 1996-C Certificateholders' Statement for the month ended March 31, 1998.
- 20.15 Series 1996-D Certificateholders' Statement for the month ended March 31, 1998.
- 20.16 Series 1996-E Certificateholders' Statement for the month ended March 31, 1998.
- 20.17 Series 1996-G Certificateholders' Statement for the month ended March 31, 1998.
- 20.18 Series 1996-H Certificateholders' Statement for the month ended March 31, 1998.
- 20.19 Series 1996-J Certificateholders' Statement for the month ended March 31, 1998.
- 20.20 Series 1996-K Certificateholders' Statement for the month ended March 31, 1998.
- 20.21 Series 1996-L Certificateholders' Statement for the month ended March 31, 1998.
- $20.22\,$ Series 1996-M Certificateholders' Statement for the month ended March 31, 1998.
- 20.23 Series 1997-B Certificateholders' Statement for the month ended March 31, 1998.
- 20.24 Series 1997-C Certificateholders' Statement for the month ended March 31, 1998.
- 20.25 Series 1997-E Certificateholders' Statement for the month ended March 31, 1998.
- 20.26 Series 1997-F Certificateholders' Statement for the month ended March 31, 1998.
- 20.27 Series 1997-I Certificateholders' Statement for the month ended March 31, 1998.
- 20.28 Series 1997-J Certificateholders' Statement for the month ended March 31, 1998.
- 20.29 Series 1997-K Certificateholders' Statement for the month ended March 31, 1998.
- $20.30\,$ Series 1997-M Certificateholders' Statement for the month ended March 31, 1998.
- $20.31~{\rm Series}~1997\text{-N}$ Certificateholders' Statement for the month ended March 31, 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 March 31, 1998.
- 99.2. Series 1994-B Key Performance Factors for the month ended March 31, 1998.
- 99.3. Series 1994-C Key Performance Factors for the month ended March 31, 1998.
- 99.4. Series 1995-A Key Performance Factors for the month ended March 31, 1998.
- 99.5. Series 1995-B Key Performance Factors for the month ended March 31, 1998.
- 99.6. Series 1995-C Key Performance Factors for the month ended March 31, 1998.

99.7. Series 1995-D Key Performance Factors for the month ended March 31, 1998. 99.8. Series 1995-E Key Performance Factors for the month ended March 31, 1998. 99.9. Series 1995-F Key Performance Factors for the month ended March 31, 1998. 99.10. Series 1995-I Key Performance Factors for the month ended March 31, 1998. 99.11. Series 1995-J Key Performance Factors for the month ended March 31. 1998. 99.12. Series 1996-A Key Performance Factors for the month ended March 31, 1998. 99.13. Series 1996-B Key Performance Factors for the month ended March 31, 1998. 99.14. Series 1996-C Key Performance Factors for the month ended March 31, 1998. 99.15. Series 1996-D Key Performance Factors for the month ended March 31, 1998. 99.16. Series 1996-E Key Performance Factors for the month ended March 31, 1998. 99.17. Series 1996-G Key Performance Factors for the month ended March 31, 1998. 99.18. Series 1996-H Key Performance Factors for the month ended March 31, 1998. 99.19. Series 1996-J Key Performance Factors for the month ended March 31, 1998. 99.20. Series 1996-K Key Performance Factors for the month ended March 31, 1998. 99.21. Series 1996-L Key Performance Factors for the month ended March 31, 1998. 99.22. Series 1996-M Key Performance Factors for the month ended March 31, 1998. 99.23. Series 1997-B Key Performance Factors for the month ended March 31, 1998. 99.24. Series 1997-C Key Performance Factors for the month ended March 31, 1998. 99.25. Series 1997-E Key Performance Factors for the month ended March 31, 1998. 99.26. Series 1997-F Key Performance Factors for the month ended March 31, 1998. 99.27. Series 1997-I Key Performance Factors for the month ended March 31, 1998. 99.28. Series 1997-J Key Performance Factors for the month ended March 31, 1998. 99.29 Series 1997-K Key Performance Factors for the month ended March 31, 1998.

SIGNATURES

99.30 Series 1997-M Key Performance Factors for the month ended March

99.31 Series 1997-N Key Performance Factors for the month ended March

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

Dated: April 14, 1998

31, 1998.

31, 1998.

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: Bruce Crescenzo

Name: Bruce Crescenzo Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMEN
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SERIES 1994-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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
- \$ 4.933333
- \$ 0.000000
- \$ 0.000000
- \$ 5.100000
- \$ 0.000000
- \$ 0.000000
- \$ 5.197917
- \$ 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	\$83,473,808.34
	(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	\$4,317,610.64
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,155,488.65
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$33,909,306,783.29
	(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: March 1, 1998 through March 31,1998 2.20%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000
	(k)	The Collateral Floating Allocation with respect to the related Monthly	

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

3. Delinquent Balances

The aggregate amount of outstanding balances in the $\mbox{Accounts}$ 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:		1.90%	658,795,342.74
(b)	65 - 94 days:		0.95%	327,669,214.97
(C)	95 - 124 days:		0.69%	237,547,359.89
(d)	125 - 154 days:		0.59%	204,206,263.82
(e)	155 or more days:		0.93%	320,445,808.17
		Total	5.06%	1,748,663,989.59

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,073,407.41
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,673,864.37
(c)	The Class B Investor Default Amount for the related Monthly Period	\$138,303.36
(d)	The Collateral Default Amount for the related Monthly Period	\$261,239.68

5. Investor Charge Offs

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

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

\$ 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	\$9,801,496.36
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$506 , 973.93
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$957,617.71
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$10,214,746.36
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$528 , 348.93

(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

\$997,992.71

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.69%

(b) The Portfolio Adjusted Yield

4.52% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of March 16, 1998 through April 14, 1998:

Class A and Class B determination -

5.75000%

Collateral Interest determination -

5.68750%

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

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$4.595121
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	\$5.083333
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.197917
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	\$109,833,959.95
(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	\$5,681,065.42
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$10,730,903.81
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	\$33,909,306,783.29
(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	61 000 000 000 00
	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:	
	March 1, 1998 through March 31,1998 2.90%	
(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 Mont	thly	0.045000	
(k)	The Collateral Floating Allocat: with respect to the related Mont Period		0.085000	
(1)	The Fixed Investor Percentage warespect to the related Monthly		N/A	
(m)	The Class A Fixed Allocation with respect to the related Monthly N		N/A 	
(n)	The Class B Fixed Allocation with respect to the related Monthly D		N/A 	
(0)	The Collateral Fixed Allocation respect to the related Monthly 1		N/A	
The were	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 A of Total Receivables	Account	

			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.90%	658,795,342.74
(b)	65 - 94 days:		0.95%	327,669,214.97
(c)	95 - 124 days:		0.69%	237,547,359.89
(d)	125 - 154 days:		0.59%	204,206,263.82
(e)	155 or more days:		0.93%	320,445,808.17
		Total	5.06%	1,748,663,989.59

4. Investor Default Amount

3.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$4,043,957.04
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,518,242.65
(c)	The Class B Investor Default Amount for the related Monthly Period	\$181 , 978.02
(d)	The Collateral Default Amount for the related Monthly Period	\$343,736.37
-		

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	ċ	0.00
		this Distribution Date	۶ 	0.00
	(c)	The Collateral Interest as of the		
	(0)	close of business on this Distribution		
		Date	\$85	5,000,000.00
	(d)	The Class B Investor Interest as of the		
	(u)	close of business on this Distribution		
		Date	\$45	5,000,000.00
0	D	-in-l Dunding Account		
8.	PLIII	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)			
		respect to the related Monthly Period	\$	0.00
	(c)			
		Proceeds deposited in the Finance Charge Account on the related		
		Transfer Date	\$	0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance		
		Charge Account on the related		
		Transfer Date from the Reserve Account	\$ 	0.00
	(0)	Interest cornings on funds on denosit		
	(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	61.0	
		on the related Transfer Date	\$12	2,896,705.81
	(b)	The amount of Class B Available Funds		
	(2)	on deposit in the Finance Charge Account		
		on the related Transfer Date	\$66 	57,070.89
	(c)			
		Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1.	260,022.99
10.	Col	lection of Finance Charge Receivables		
	(a)	The aggregate amount of Collections		
	(4)	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	\$13	3,440,455.81
	/1- \	The aggregate amount of Callastina C		
	(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 \$695,195.89 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 \$1,313,147.99 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 \$268,420.62 -----12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 13.69% (b) The Portfolio Adjusted Yield 4.54% -----C. Floating Rate Determinations LIBOR rates for the Interest Period of March 16, 1998 through April 14, 1998: Class B determination -5.75000% -----Collateral Interest determination -5.68750% The weighted average of the Treasury Bill Rates for the Interest Period: March 16, 1998 through April 14, 1998 5.14073% _____ MBNA AMERICA BANK,

NATIONAL ASSOCIATION, Servicer

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 MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 1998 is set forth below.

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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	\$5.000000
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	\$5.166667
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.261669
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	\$109,833,959.95
(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	\$5,681,065.42
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$10,730,903.81
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	\$33,909,306,783.29
(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:	
	March 1, 1998 through March 31,1998 2.90%	
(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 Ali with respect to the related Period				0.085000
(1)	The Fixed Investor Percentarespect to the related Mont	-			N/A
(m)	The Class A Fixed Allocation respect to the related Montage		riod		N/A
(n)	The Class B Fixed Allocation respect to the related Mont		riod		N/A
(0)	The Collateral Fixed Alloca respect to the related Mont				N/A
Deli	nquent Balances				
were	aggregate amount of outstand delinquent as of the end of ted Monthly Period:	_			
			Percentage of Total eceivables	Ac	regate count lance
(a)	35 - 64 days:		1.90%	658 , 79	5,342.74
(b)	65 - 94 days:		0.95%	327,66	9,214.97
(c)	95 - 124 days:		0.69%	237,54	 7 , 359.89
(d)	125 - 154 days:		0.59%		06,263.82
(e)	155 or more days:		0.93%	320,44	5,808.17
		Total	5.06%		63 , 989.59
Inve	stor Default Amount The Aggregate Investor Defa		ount		
	for the related Monthly Per	riod		\$4,043,	957.04
(b)	The Class A Investor Defaut for the related Monthly Per		nt	\$3,518,	242.65
(c)	The Class B Investor Defaul for the related Monthly Per		nt	\$181,97 	8.02
(d)	The Collateral Default Amou the related Monthly Period			\$343,73	6.37
Inve	stor Charge Offs				
(a)	The aggregate amount of Cla Investor Charge Offs for th Monthly Period		ted	\$ 0.0	0
(b)	The aggregate amount of Cla Investor Charge Offs set for 5 (a) above per \$1,000 of of certificate principal amount	orth in original	1	\$ 0.0	0
(c)	The aggregate amount of Cla Investor Charge Offs for th Monthly Period		ted	\$ 0.0	0

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	, 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	\$12,896,705.81
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$667,070.89
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,260,022.99
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, allocated in respect of the Class A Certificates	\$13,440,455.81
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B	

Certificates \$695,195.89 _____

(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

\$1,313,147.99 _____

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.69%

(b) The Portfolio Adjusted Yield

4.43%

C. LIBOR Determinations

LIBOR rates for the Interest Period of March 16, 1998 through April 14, 1998:

Class A and Class B determination -

5.75000%

Collateral Interest determination -

5.68750%

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 MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$4.964583
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	\$5.114583
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.356975
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	\$63,154,527.01
	(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	\$3,266,614.80
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,170,268.06
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	\$33,909,306,783.29
	(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:	
		March 1, 1998 through March 31,1998 1.67	%
	(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
	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:	1.90%	· · ·
(b)	65 - 94 days:	0.95%	327,669,214.97
(c)	95 - 124 days:	0.69%	237,547,359.89
(d)	125 - 154 days:	0.59%	204,206,263.82
(e)	155 or more days:	0.93%	320,445,808.17
	Total	5.06%	1,748,663,989.59
[nv∈	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,325,275.26
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,022,989.50
(c)	The Class B Investor Default Amount for the related Monthly Period		\$104,637.41
(d)	The Collateral Default Amount f the related Monthly Period	or	\$197,648.35
[nv∈	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00

(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.	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	\$7,728,262.23
	(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	\$399 , 737.92
	(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	\$755 , 059.89
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	\$7,415,605.98

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

			on the related Transfer Date		\$383,566.0	4
		(c)	The amount of Collateral Avail Funds on deposit in the Financ Account on the related Transfe	e Charge	\$724,513.0	2
	11.	Por	tfolio Yield			
		(a)	The Portfolio Yield for the re Monthly Period	lated		13.69%
		(b)	The Portfolio Adjusted Yield			4.46%
С.	Floa	ating	Rate Determinations			
	LIBO		tes for the Interest Period of h 16, 1998 through April 14, 19	98: 5.68750	8	
				MBNA AMERICA NATIONAL ASS Servicer		

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1995-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$4.872917
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	\$5.006250
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.192920
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

(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 Collaterial Interest (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995—B as of the end of the day on the last day of the related Monthly Period (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995—B 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 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 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 (h) The Floating Investor Percentage with respect to the period: March 1, 1998 through March 31,1998 2.17% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000				
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. Frincipal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-B 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 of Series 1995-B 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 B 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 (h) The Floating Investor Percentage with respect to the period: (h) The Class A Floating Allocation with respect to the related Monthly Period (n) The Class A Floating Allocation with respect to the related Monthly Period (n) The Class A Floating Allocation with respect to the related Monthly Period			which were allocated in respect of	\$82,375,471.03
of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,048,178.94\$ 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 \$33,909,306,783.2\$ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995—B as of the end of the day on the last day of the related Monthly Period \$750,000,000.00 (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995—B as of the end of the day on the last day of the related Monthly Period \$750,000,000.00 (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$652,500,000.00 (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$652,500,000.00 (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$652,500,000.00 (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 \$63,750,000.00 (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: March 1, 1998 through March 31,1998 2.178 (i) The Class A Floating Allocation with respect to the related Monthly Period 0.87000.		(b)	of Principal Receivables processed during the related Monthly Period which were allocated in respect of	\$4,260,799.21
(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-B 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 A Blousted 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 (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 Floating Investor Fercentage with respect to the period: March 1, 1998 through March 31,1998 2.17% (i) The Class A Floating Allocation with respect to the related Monthly Period		(c)	of Principal Receivables processed during the related Monthly Period which were allocated in respect of	\$8,048,178.94
Receivables in the Trust as of the end of the day on the last day of the related Monthly Period (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-B 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 Floating Investor Percentage with respect to the period: March 1, 1998 through March 31,1998 2.17% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000	2.	Prin	cipal Receivables in the Trust	
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 (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 (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 Floating Investor Percentage with respect to the period: March 1, 1998 through March 31,1998 2.17% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000		(a)	Receivables in the Trust as of the end of the day on the last day of	\$33,909,306,783.29
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 (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 Floating Investor Percentage with respect to the period: March 1, 1998 through March 31,1998 2.17% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000		(b)	in the Trust represented by the Investor Interest of Series 1995-B as of the end of the day on the last	\$750,000,000.00
in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period (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 (h) The Floating Investor Percentage with respect to the period: March 1, 1998 through March 31,1998 2.17% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000		(c)	in the Trust represented by the Adjusted Investor Interest of Series 1995-B as of the end of the day on the	\$750,000,000.00
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 (h) The Floating Investor Percentage with respect to the period: March 1, 1998 through March 31,1998 2.17% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000		(d)	in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of	\$652,500,000.00
in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$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: March 1, 1998 through March 31,1998 2.17% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000		(e)	in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last	\$652,500,000.00
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: March 1, 1998 through March 31,1998 2.17% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000		(f)	in the Trust represented by the Class B Investor Interest as of the end of the day on the last day	\$33,750,000.00
respect to the period: March 1, 1998 through March 31,1998 2.17% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000		(g)	the Trust represented by the Collateral Interest as of the end of the day on the	\$63,750,000.00
(i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000		(h)		
with respect to the related Monthly Period 0.870000			March 1, 1998 through March 31,1998 2.17%	
(j) The Class B Floating Allocation		(i)	with respect to the related Monthly	0.870000
1		(j)	_	0.045000
(k) The Collateral Floating Allocation with respect to the related Monthly		(k)		

	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 Receivables		
(a)	35 - 64 days:	1.90%	658,795,342.74	
(b)	65 - 94 days:	0.95%	327,669,214.97	
(c)	95 - 124 days:	0.69%	237,547,359.89	
(d)	125 - 154 days:	0.59%	204,206,263.82	
(e)	155 or more days:	0.93%	320,445,808.17	
	Total	5.06%	1,748,663,989.59	
Inve	stor Default Amount			
(a)	The Aggregate Investor Default for the related Monthly Period		\$3,032,967.77	
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,638,681.98	
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$136,483.50	
(d)	The Collateral Default Amount f the related Monthly Period	or	\$257,802.29	
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	
(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 origin certificate principal amount	in	\$ 0.00	

3.

4.

	(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 \$10,080,342.10 _____ (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 \$521,396.73 (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 \$984,861.19 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 \$9.672.529.60 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account

on the related Transfer Date

\$500,302.98

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

\$945,017.44

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.69%

(b) The Portfolio Adjusted Yield

4.58% -----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of March 16, 1998 through April 14, 1998: 5.68750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1995-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$5.089583
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.339583
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	\$63,154,527.01
(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	\$3,266,614.80
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,170,268.06
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	\$33,909,306,783.29
(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:	
	March 1, 1998 through March 31,1998 1.67%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000

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

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

Percentage

Aggregate

\$ 0.00

\$ 0.00

			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.90%	658,795,342.74
(b)	65 - 94 days:		0.95%	327,669,214.97
(c)	95 - 124 days:		0.69%	237,547,359.89
(d)	125 - 154 days:		0.59%	204,206,263.82
(e)	155 or more days:		0.93%	320,445,808.17
		Total	5.06%	1,748,663,989.59

4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,325,275.26
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,022,989.50
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$104,637.41
	(d)	The Collateral Default Amount for the related Monthly Period	\$197,648.35
5.	Inve	stor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00

(d) The aggregate amount of Class ${\tt B}$

(c) The aggregate amount of Class B

Monthly Period

(b) The aggregate amount of Class A

certificate principal amount

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

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

	(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	\$7,653,016.29
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$383,566.04
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$724,513.02
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	\$7,965,672.54
	(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	\$399,737.92
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the	

			all				which w f the Co		l		5 , 059		
	11.	Swa	p Ca	sh Flow	3								
		(a)		amount the re			Swap Rec er Date	ceipt			7,410		
		(b)					Swap Pay er Date	ment			0.00		
	12.	Por	tfol	io Yielo	d								
		(a)		Portfo		eld fo	r the re	elated					3.69%
		(b)	The	Portfo	lio Ad	justed	Yield						1.52%
C.	Floa	ating	Rate	e Detern	minati	ons							
	Mar		, 19				riod of , 1998:	5.687	50%				
D.							s of the Counter						
	1.			-to-Mari Monthly			if any,	for the		\$			N/A
	2.	Has estal			t Rese	rve Ac	count be	een					No
	3.	Has fund		Interes [.]	t Rese	rve Ac	count be	en					No
	4.						ds withd t, if an		om	\$ -	0.0		
	5.			funds v Account			om the I ed?	interest					
		none											
	6.	Has	the	Interes	t Rate	Swap	been Ter	minated'	?			-	No
	7.	Long	Teri	m Credi	t Rati	ng of	the Swap	Counter	rparty				AAA/Aaa
								MBNA AN NATIONA Service	AL ASSO		-		
Bru	ce C:	resce	nzo										
								By: Name: Title:	Bruce				

1995-C

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

SERIES 1995-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$4.981250
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.190564
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	\$54 , 916 , 977.73
	(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	\$2,840,532.65
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,365,454.09
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	\$33,909,306,783.29
	(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:	
	Mar	ch 1, 1998 through March 31,1998 1.45%	
	(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	- 1	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 ated Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.90%	658,795,342.74
(b)	65 - 94 days:	0.95%	327,669,214.97
(c)	95 - 124 days:	0.69%	237,547,359.89
(d)	125 - 154 days:	0.59%	204,206,263.82
(e)	155 or more days:	0.93%	320,445,808.17
	Total	5.06%	1,748,663,989.59
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,021,978.49
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,759,121.22
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$90,989.02
(d)	The Collateral Default Amount f the related Monthly Period	or	\$171 , 868.25
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00

3.

4.

- (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

\$ 0.00

\$ 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	\$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	\$6,554,746.58
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$333,535.46
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$630,011.76
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	\$6,826,621.58
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B	

Certificates

\$347,597.96

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$656,574.26 11. Swap Cash Flows (a) The amount of the Net Swap Receipt \$106,393.75 for the related Transfer Date -----(b) The amount of the Net Swap Payment for the related Transfer Date \$ 0.00 _____ 12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 13.69% _____ (b) The Portfolio Adjusted Yield 4.66% _____ C. Floating Rate Determinations LIBOR rates for the Interest Period of March 16, 1998 through April 14, 1998: 5.68750% D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty 1. The Mark-to-Market Amount, if any, for the related Monthly Period. N/A _____ 2. Has the Interest Reserve Account been established? 3. Has the Interest Reserve Account been funded? No 4. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any \$ 0.00 5. How any funds withdrawn from the Interest Reserve Account were utilized? 6. Has the Interest Rate Swap been Terminated? No 7. Long Term Credit Rating of the Swap Counterparty AAA/Aaa _____ MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer Bruce Crescenzo By: Name: Bruce Crescenzo
Title: Vice President Bruce Crescenzo

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$4.922917
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	\$5.006250
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.228088
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	\$54,916,977.73
	(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	\$2,840,532.65
	(c)	The aggregate amount of Collections	
		of Principal Receivables processed	
		during the related Monthly Period which were allocated in respect of	
		the Collateral Interest	\$5,365,454.09
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	422 000 206 702 00
		the related Monthly Period	\$33,909,306,783.29
	(b)	The amount of Principal Receivables in the Trust represented by the	
		In the frust 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
		1	
	(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
	(~)	The amount of Dringing Descivebles in	
	(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:	
		March 1, 1998 through March 31,1998 1.45%	
	(i)	The Class A Floating Allocation	
	. ,	with respect to the related Monthly	
		Period	0.870000
	(j)	The Class B Floating Allocation	
		with respect to the related Monthly	0.045000
			· · · · · · · · · · · · · · · · · · ·

(k)	The Collateral Floating Allocat with respect to the related Mon Period		0.085000
	101100		
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.90%	658,795,342.74
(b)	65 - 94 days:	0.95%	327,669,214.97
(c)	95 - 124 days:	0.69%	237,547,359.89
(d)	125 - 154 days:	0.59%	204,206,263.82
(e)	155 or more days:	0.93%	320,445,808.17
	Tota	1 5.06% 1	L,748,663,989.59
.	D.C. 11 200 1		
	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,021,978.49
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,759,121.22
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$90,989.02
(d)	The Collateral Default Amount f the related Monthly Period	or	\$171,868.25
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	\$6,448,352.83
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$333,535.46
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$630,011.76
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	\$6,720,227.83
	(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		\$347,597.	96
	(c)	The aggregate amount of Colle Finance Charge Receivables an Membership Fees processed dur related Monthly Period which allocated in respect of the C Interest	d Annual ing the were	\$656,574.	26
11.	Port	folio Yield			
	/	The Portfolio Yield for the re Monthly Period	lated		13.69%
	(b)	The Portfolio Adjusted Yield			4.52%
LIBO	R Det	erminations			
		es for the Interest Period of 1998 through April 14, 1998:		5.68750)
			MBNA AMERICA	BANK,	
			NATIONAL ASS Servicer	OCIATION,	

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 MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$5.090464
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	\$ 57,441,899.11
(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	\$ 2,367,109.24
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 3,313,956.33
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	\$33,909,306,783.29
(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:	
	March 1, 1998 through March 31,1998 1.45%	
(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 verspect 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:	1.90%	658,795,342.74
(b)	65 - 94 days:	0.95%	327,669,214.97
(c)	95 - 124 days:	0.69%	237,547,359.89
(d)	125 - 154 days:	0.59%	204,206,263.82
(e)	155 or more days:	0.93%	320,445,808.17
	Tota	1 5.06%	1,748,663,989.59
Investor Default Amount			
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,021,978.50
(b)	The Class A Investor Default Ar for the related Monthly Period	mount	\$1,840,000.49
(c)	The Class B Investor Default Ar for the related Monthly Period	nount	\$75,824.11
(d)	The Collateral Default Amount : the related Monthly Period	for	\$106,153.90
Inve	stor Charge Offs		
(a)	The aggregate amount of Class Investor Charge Offs for the removed Monthly Period		\$ 0.00
(b)	The aggregate amount of Class 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 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 original 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 , 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. C	ollect	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	\$7,029,204.13
	(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	\$289,664.71
	(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	\$405,531.07
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	\$6,744,829.13
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$277,945.96
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$389,124.82

-----11. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date \$327,084.89 ----(b) The amount of the Net Swap Payment \$ 0.00 for the related Transfer Date 12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 13.69% (b) The Portfolio Adjusted Yield 3.83%

C. Floating Rate Determinations

LIBOR rates for the Interest Period Collateral Interest Determination

March 16, 1998 through April 14, 1998: 5.68750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

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 MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$4.881250
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	\$4.964583
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.077361
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	\$82,375,471.03
	(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	\$4,260,799.21
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,048,178.94
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	\$33,909,306,783.29
	(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:	
		March 1, 1998 through March 31,1998 2.17%	
	(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	thly	0.085000
(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 delinquent as of the end of the ted Monthly Period:		
		of Total	Aggregate Account Balance
(a)	35 - 64 days:		658,795,342.74
(b)	65 - 94 days:	0.95%	327,669,214.97
(c)	95 - 124 days:	0.69%	237,547,359.89
(d)	125 - 154 days:	0.59%	204,206,263.82
(e)	155 or more days:	0.93%	320,445,808.17
	Tota		1,748,663,989.59
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,032,967.77
(b)	The Class A Investor Default Amofor the related Monthly Period	ount	\$2,638,681.98
(c)	The Class B Investor Default Ame for the related Monthly Period	ount	\$136,483.50
(d)	The Collateral Default Amount for the related Monthly Period	or	\$257,802.29
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	in	\$ 0.00

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

Monthly Period

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\$ 0.00

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (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
З.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,672,529.60
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$500,302.98
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$945,017.44

- 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 \$10,080,342.10 _____ (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 \$521,396.73 (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 \$984,861.19 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 13.69% (b) The Portfolio Adjusted Yield 4.58% _____

C. LIBOR Determinations

LIBOR rates for the Interest Period of March 16, 1998 through April 14, 1998: 5.68750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1995-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$4.931250
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	\$5.031250
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.239583
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	\$54,916,977.73
(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	\$2,840,532.65
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,365,454.09
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	\$33,909,306,783.29
(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:	
	March 1, 1998 through March 31,1998 1.45%	
(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 edelinquent as of the end of the ted Monthly Period:		
		of Total	Aggregate Account Balance
(a)	35 - 64 days:	1.90%	, ,
(b)	65 - 94 days:	0.95%	327,669,214.97
(c)	95 - 124 days:	0.69%	237,547,359.89
(d)	125 - 154 days:	0.59%	204,206,263.82
(e)	155 or more days:	0.93%	320,445,808.17
	Total	5.06%	1,748,663,989.59
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,021,978.49
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,759,121.22
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$90,989.02
(d)	The Collateral Default Amount f the related Monthly Period	or	\$171,868.25
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 origin certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origi	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	\$6,448,352.83
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$333,535.46
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$630,011.76
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	\$6,720,227.83
	(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 \$347,597.96 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 \$656,574.26 Interest 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 13.69% -----(b) The Portfolio Adjusted Yield 4.51% -----C. LIBOR Determinations

March 16, 1998 through April 14, 1998: 5.68750%

LIBOR rates for the Interest Period of

MBNA AMERICA BANK,

NATIONAL ASSOCIATION,

Servicer

Bruce Crescenzo

By:____

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

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$4.914583
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	\$5.022917
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.114432
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	\$76,883,771.43
	(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	\$3,976,745.85
		the class b deferriouses	
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,511,634.89
2.	Prin	cipal Receivables in the Trust	
	(a)		\$33,909,306,783.29
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period	\$700,000,000.00
		-	
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period	\$700,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$609,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$609,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$31,500,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$59,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		March 1, 1998 through March 31,1998 2.03%	
	(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 was respect to the related Monthly 1		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly N		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly D		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly 1		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding le delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.90%	658,795,342.74
(b)	65 - 94 days:	0.95%	327,669,214.97
(c)	95 - 124 days:	0.69%	237,547,359.89
(d)	125 - 154 days:	0.59%	204,206,263.82
(e)	155 or more days:	0.93%	320,445,808.17
	Total	5.06%	1,748,663,989.59
Inve	estor Default Amount		
(a)	The Aggregate Investor Default a for the related Monthly Period	Amount	\$2,830,770.00
(b)	The Class A Investor Default Amo	ount	\$2,462,769.86
(c)	The Class B Investor Default Amo	ount	\$127,384.64
(d)	The Collateral Default Amount for the related Monthly Period	or	\$240,615.50
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re- Monthly Period	lated	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth: 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re- Monthly Period	lated	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth: 5 (c) above per \$1,000 of origin certificate principal amount		\$ 0.00

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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	\$9,027,694.16
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$466,949.52
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$882,016.29
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,408,319.16
	(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	\$486,637.02
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the	

related Monthly Period which were allocated in respect of the Collateral Interest

\$919,203.79 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.69% -----

(b) The Portfolio Adjusted Yield

4.54%

C. LIBOR Determinations

LIBOR rates for the Interest Period of March 16, 1998 through April 14, 1998: 5.68750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1996-A

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$4.956250
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	\$5.047917
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.330068
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	\$54,916,977.73
	(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	\$2,840,532.65
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,365,454.09
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	\$33,909,306,783.29
	(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:	
		March 1, 1998 through March 31,1998 1.45%	
	(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 E		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly F		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding be delinquent as of the end of the ated Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.90%	
(b)	65 - 94 days:	0.95%	327,669,214.97
(c)	95 - 124 days:	0.69%	237,547,359.89
(d)	125 - 154 days:	0.59%	204,206,263.82
(e)	155 or more days:	0.93%	320,445,808.17
	Total	5.06%	1,748,663,989.59
[nve	estor Default Amount		
(a)	The Aggregate Investor Default A	Amount	
	for the related Monthly Period		\$2,021,978.49
(b)	The Class A Investor Default Amo		
	for the related Monthly Period	ount	\$1,759,121.22
(c)	for the related Monthly Period The Class B Investor Default Amo for the related Monthly Period		
	The Class B Investor Default Amo	punt	\$90,989.02
(d)	The Class B Investor Default Amo for the related Monthly Period The Collateral Default Amount for	punt	\$90,989.02
(c) (d) Inve (a)	The Class B Investor Default Amofor the related Monthly Period The Collateral Default Amount for the related Monthly Period	punt or	\$90,989.02
(d) Inve	The Class B Investor Default Amore for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	ount Or Lated	\$90,989.02
(d) [Inve (a)	The Class B Investor Default Amore for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the related Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is (a) above per \$1,000 of origin certificate principal amount The aggregate amount of Class B Investor Charge Offs for the related to the relat	ount or Lated in	\$90,989.02
(d) Inve	The Class B Investor Default Amore for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the related Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is (a) above per \$1,000 of origin certificate principal amount The aggregate amount of Class B	ount or Lated in	\$90,989.02
(d) Inve (a)	The Class B Investor Default Amore for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the related Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is (a) above per \$1,000 of origin certificate principal amount The aggregate amount of Class B Investor Charge Offs for the related to the relat	ount Dr Lated in hal	\$90,989.02

(e) The aggregate amount of Collateral

3.

4.

		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	
	(ω)	the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with	
	(- /	respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance	
		Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance	
		Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(0)	Interest cornings on funds on denseit	
	(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	\$6,448,352.83
	(b)	The amount of Class B Available Funds	
		on deposit in the Finance Charge Account on the related Transfer Date	\$333,535.46
	(c)	The amount of Collateral Available	
	(0)	Funds on deposit in the Finance Charge Account on the related Transfer Date	\$630,011.76
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	\$6,720,227.83
	(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	\$347,597.96
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were	

allocated in respect of the Collateral \$656,574.26 Interest

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.69%

(b) The Portfolio Adjusted Yield

4.47% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of March 16, 1998 through April 14, 1998: 5.68750%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1996-B

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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 \$4.856250 ------
 - 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 \$4.972917
 - 8. The amount of distribution in respect of Class B Deficiency Amounts \$0.000000
 - 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 ------
 - 10. The amount of distribution in respect of Collateral Monthly Interest \$5.157151
 - 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	\$54,916,977.73
	(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	\$2,840,532.65
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,365,454.09
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	\$33,909,306,783.29
	(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:	
		March 1, 1998 through March 31,1998 1.45%	
	(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 E		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly F		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding be delinquent as of the end of the ated Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.90%	
(b)	65 - 94 days:	0.95%	327,669,214.97
(c)	95 - 124 days:	0.69%	237,547,359.89
(d)	125 - 154 days:	0.59%	204,206,263.82
(e)	155 or more days:	0.93%	320,445,808.17
	Total	5.06%	1,748,663,989.59
[nve	estor Default Amount		
(a)	The Aggregate Investor Default A	Amount	
	for the related Monthly Period		\$2,021,978.49
(b)	The Class A Investor Default Amo		
	for the related Monthly Period	ount	\$1,759,121.22
(c)	for the related Monthly Period The Class B Investor Default Amo for the related Monthly Period		
	The Class B Investor Default Amo	punt	\$90,989.02
(d)	The Class B Investor Default Amo for the related Monthly Period The Collateral Default Amount for	punt	\$90,989.02
(c) (d) Inve (a)	The Class B Investor Default Amofor the related Monthly Period The Collateral Default Amount for the related Monthly Period	punt or	\$90,989.02
(d) Inve	The Class B Investor Default Amore for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	ount Or Lated	\$90,989.02
(d) [Inve (a)	The Class B Investor Default Amore for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the related Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is (a) above per \$1,000 of origin certificate principal amount The aggregate amount of Class B Investor Charge Offs for the related to the relat	ount or Lated in	\$90,989.02
(d) Inve	The Class B Investor Default Amore for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the related Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is (a) above per \$1,000 of origin certificate principal amount The aggregate amount of Class B	ount or Lated in	\$90,989.02
(d) Inve (a)	The Class B Investor Default Amore for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the related Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is (a) above per \$1,000 of origin certificate principal amount The aggregate amount of Class B Investor Charge Offs for the related to the relat	ount Dr Lated in hal	\$90,989.02

(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	
	(0)	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
		Bacc	
0	D	ainel Dunding Beaut	
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	
	(0)	Proceeds deposited in the Finance	
		Charge Account on the related	ć 0.00
		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	
	(a)	on deposit in the Finance Charge Account	
		on the related Transfer Date	\$6,448,352.83
	(b)	The amount of Class B Available Funds	
		on deposit in the Finance Charge Account on the related Transfer Date	\$333,535.46
		on the related fransfer bate	
	(=)	The amount of Collateral Arrival	
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge	
		Account on the related Transfer Date	\$630,011.76
0.	Coll	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections	
	(α)	of Finance Charge Receivables and Annual	
		Membership Fees processed during the	
		related Monthly Period, allocated in respect of the Class A Certificates	\$6,720,227.83
	(b)	The aggregate amount of Collections of	
	(2)	Finance Charge Receivables and Annual	
		Membership Fees processed during the	
		related Monthly Period which were allocated in respect of the Class B	
		Certificates	\$347,597.96
	(c)		
		Finance Charge Receivables and Annual Membership Fees processed during the	
		related Monthly Period which were	

allocated in respect of the Collateral \$656,574.26 Interest 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 13.69% (b) The Portfolio Adjusted Yield 4.60% -----C. LIBOR Determinations LIBOR rates for the Interest Period of March 16, 1998 through April 14, 1998: 5.68750%

> 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 MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$4.864583
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	\$4.981250
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.114583
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	\$107,309,038.46
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$9,468,445.42
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,468,445.42
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	\$33,909,306,783.29
	(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:	
		March 1, 1998 through March 31,1998 2.90%	
	(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 delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.90%	658,795,342.74
(b)	65 - 94 days:	0.95%	327,669,214.97
(c)	95 - 124 days:	0.69%	237,547,359.89
(d)	125 - 154 days:	0.59%	204,206,263.82
(e)	155 or more days:	0.93%	320,445,808.17
	Total		1,748,663,989.59
Tnve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$4,043,956.98
(b)	The Class A Investor Default Am for the related Monthly Period	nount	\$3,437,363.42
(c)	The Class B Investor Default An for the related Monthly Period	nount	\$303,296.78
(d)	The Collateral Default Amount f the related Monthly Period	For	\$303,296.78
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	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 F 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	\$12,600,229.73
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,111,784.95
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,111,784.95
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	\$13,131,479.73
	(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	\$1,158,659.95
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual	

Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$1,158,659.95 _____

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.69% -----

(b) The Portfolio Adjusted Yield

4.59%

C. LIBOR Determinations

LIBOR rates for the Interest Period of March 16, 1998 through April 14, 1998: 5.68750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1996-D

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$4.881250
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	\$4.997917
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.202778
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	\$80,481,781.14
	(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	\$7,101,331.90
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,101,331.90
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	\$33,909,306,783.29
	(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:	
		March 1, 1998 through March 31,1998 2.17%	
	(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)	(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)	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 adelinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.90%	658,795,342.74
(b)	65 - 94 days:	0.95%	327,669,214.97
(c)	95 - 124 days:	0.69%	237,547,359.89
(d)	125 - 154 days:	0.59%	204,206,263.82
(e)	155 or more days:	0.93%	320,445,808.17
	Total	5.06%	1,748,663,989.59
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$ 3,032,967.74
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,578,022.64
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$227,472.55
(d)	The Collateral Default Amount f the related Monthly Period	or	\$227,472.55
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	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 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

	(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	s 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,450,172.37
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$833,838.41
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$833,838.41
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	\$9,848,609.87
	(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	\$868,994.66

Certificates

\$868,994.66

(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

\$868,994.66

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.69%

(b) The Portfolio Adjusted Yield

4.56%

C. LIBOR Determinations

LIBOR rates for the Interest Period of March 16, 1998 through April 14, 1998:

Class A and Class B determination -

5.68750%

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

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$4.889583
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	\$5.031250
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.690284
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

		of Principal Receivables processed during the related Monthly Period	
		which were allocated in respect of the Class A Certificates	\$53,654,519.30
	(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	\$4,734,222.58
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,734,222.58
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$33,909,306,783.29
	(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:	
		March 1, 1998 through March 31,1998 1.45%	
	(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
	(1.)	mb- Callatanal Dlastics 311 continu	

(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:

		1	Percentage of Total Receivables	Account
(a)	35 - 64 days:		1.90%	658,795,342.74
(b)	65 - 94 days:		0.95%	327,669,214.97
(c)	95 - 124 days:		0.69%	237,547,359.89
(d)	125 - 154 days:		0.59%	204,206,263.82
(e)	155 or more days:		0.93%	320,445,808.17
		Total	5.06% 	1,748,663,989.59

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,021,978.48
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,718,681.72
(c)	The Class B Investor Default Amount for the related Monthly Period	\$151,648.38
(d)	The Collateral Default Amount for the related Monthly Period	\$151,648.38

5. Investor Charge Offs

	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

(a) The aggregate amount of Class A

	Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
(c)	The amount of the Collateral Servicing 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. Available Funds				
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,300,114.75	
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$555,892.56	
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$555,892.56	
10.	Col			
	(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	\$6,565,739.75	
	(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 $\ensuremath{\mathsf{B}}$

\$579,330.06

(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

\$579,330.06

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.69%

(b) The Portfolio Adjusted Yield

4.54%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

March 16, 1998 through April 14, 1998: 5.68750%

- -----

Collateral Interest Determination for the Interest Period of $% \left\{ 1\right\} =\left\{ 1\right$

March 13, 1998 to April 14, 1998: 5.68750%

- -----

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

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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

\$5.477778

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

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

\$0.000000 _____

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

\$4.770833

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

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

\$0.000000 _____

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

Monthly Interest

\$4.912500

\$ 0.000000

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

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

\$ 0.00

2.		amount of the current quarterly		
	Class	rest distribution in respect of s A	\$	0.00
3.	inter	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000		
	of original certificate principal amount			0.000000
4.	inter	amount of the current quarterly rest distribution in respect of		
	Class	3 B	\$	0.00
5.	inter	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal	\$	0.00000
	anioui			
Info	ormati	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	\$12	8,770,846.25
	(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	\$11 	,362,135.29
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of		
		the Collateral Interest	\$11	,362,135.29
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		,909,306,783.29
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-H as of the end of the day on the last day of the related Monthly Period	\$1,	200,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-H as of the end of the day on the		
		last day of the related Monthly Period		200,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of		
		the end of the day on the last day of the related Monthly Period	\$1, 	020,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period		020,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the		

D.

Class B	Invest	or Inte	rest	as of	E
the end	of the	day on	the	last	day
of the	related	Monthl	y Pe	riod	

\$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:

March 1, 1998 through March 31,1998 3.48%

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

0.850000

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

0.075000

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

0.075000

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

N/A

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

N/A

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

N/A

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

N/A

3. Delinquent Balances

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

		F	Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.90%	658,795,342.74
(b)	65 - 94 days:		0.95%	327,669,214.97
(c)	95 - 124 days:		0.69%	237,547,359.89
(d)	125 - 154 days:		0.59%	204,206,263.82
(e)	155 or more days:		0.93%	320,445,808.17
		Total	5.06% 1	,748,663,989.59

4. Investor Default Amount

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

\$4,852,748.40

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

\$4,124,836.06

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

\$363,956.17 -----

	(d)	The Collateral Default Amount for the related Monthly Period	\$363	3,956.17
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

		Fee payable by the Trust to the Servicer for the related Monthly Period	\$1,062,500.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$750,000.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$90,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$90,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the 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)	\$10,085,912.50

(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$4,866,250.00
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$442,125.00
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$23,554.72
10. Ava	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$15,143,830.30
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,334,142.26
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,334,142.26
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	\$15,781,330.30
(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	\$1,390,392.26
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,390,392.26
12. Por	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	13.71%
(b)	The Portfolio Adjusted Yield	4.59%
LIBOR De	eterminations	
LIBOR ra	ates for the related Interest Period:	
Class A	and Class B determination -	5.62500%
Collater	ral Interest determination -	5.68750%

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 MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$4.864583
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	\$5.039583
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.544444
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	\$107,309,038.46
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$9,468,445.42
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,468,445.42
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	\$33,909,306,783.29
	(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:	
		March 1, 1998 through March 31,1998 2.90%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
	(=)	The Class B Floating Allocation	

(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:		1.90%	658,795,342.74
(b)	65 - 94 days:		0.95%	327,669,214.97
(c)	95 - 124 days:		0.69%	237,547,359.89
(d)	125 - 154 days:		0.59%	204,206,263.82
(e)	155 or more days:		0.93%	320,445,808.17
		Total	5.06%	1,748,663,989.59

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,043,956.98
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,437,363.42
(c)	The Class B Investor Default Amount for the related Monthly Period	\$303,296.78

(d) The Collateral Default Amount for the related Monthly Period \$303,296.78

5. Investor Charge Offs

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

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

(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$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 \$12,600,229.73 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account

on the related Transfer Date

(c) The amount of Collateral Available

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

\$1,111,784.95

\$1,111,784.95

(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 \$13,131,479.73 (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 \$1,158,659.95 _____ (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,158,659.95 11. Portfolio Yield (a) The Portfolio Yield for the related 13.69% Monthly Period (b) The Portfolio Adjusted Yield 4.58% C. LIBOR Determinations LIBOR rates for the Interest Period of March 16, 1998 through April 14, 1998: Class A and Class B determination -5.68750% March 13, 1998 to April 14, 1998: Collateral Interest determination -5.68750% MBNA AMERICA BANK, NATIONAL ASSOCIATION, 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 MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$4.847917
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	\$5.031250
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.588889
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	\$107,309,038.46
	(b)	The aggregate amount of Collections of Principal Receivables processed	
		during the related Monthly Period which were allocated in respect of the Class B Certificates	\$9,468,445.42
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,468,445.42
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	\$33,909,306,783.29
	(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:	
		March 1, 1998 through March 31,1998 2.90%	
	(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 Mont Period	thly		0.075000
		(1)	The Fixed Investor Percentage wirespect to the related Monthly I			N/A
		(m)	The Class A Fixed Allocation wit respect to the related Monthly I			N/A
		(n)	The Class B Fixed Allocation wit respect to the related Monthly I			N/A
		(0)	The Collateral Fixed Allocation respect to the related Monthly I			N/A
	3.	Delir	nquent Balances			
	1	were	aggregate amount of outstanding a delinquent as of the end of the ted Monthly Period:			
				Percentage of Total Receivables	Acc	ount
		(a)	35 - 64 days:	1.90%		,342.74
		(b)	65 - 94 days:	0.95%	327,669	,214.97
		(c)	95 - 124 days:	0.69%	237,547	
		(d)	125 - 154 days:	0.59%	204,206	
		(e)	155 or more days:	0.93%	320,445	
			Total		1,748,663	
	4.	Inves	stor Default Amount			
		(a)	The Aggregate Investor Default $\it P$ for the related Monthly Period	Amount	\$ 4,043,	956.98
		(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$3,437,3	63.42
		(c)	The Class B Investor Default Amo	ount	\$303,296	.78
		(d)	The Collateral Default Amount for the related Monthly Period	or	\$303,296	.78
5.	Inve	stor	Charge Offs			
		(a)	The aggregate amount of Class A Investor Charge Offs for the red Monthly Period	lated	\$ 0.00	
		(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00	
		(c)	The aggregate amount of Class B Investor Charge Offs for the red Monthly Period	lated	\$ 0.00	
		(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origin certificate principal amount		\$ 0.00	

(e)	The aggregate amount of 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 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 \$ 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 \$12,600,229.73 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,111,784.95 (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,111,784.95 _____ 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 \$13,131,479.73 (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 \$1,158,659.95

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

\$1,158,659.95 _____

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.69%

(b) The Portfolio Adjusted Yield

4.59%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

March 16, 1998 through April 14, 1998: Class A and Class B determination -

5.68750%

March 13, 1998 to April 14, 1998:

Collateral Interest determination - 5.68750%

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 MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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
 - The amount of distribution in respect of Class B Monthly Principal

\$0.000000

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

\$0.000000

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

\$5.477861

 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

\$4.712500

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

\$0.000000

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

\$0.000000

Additional Interest

4. The amount of the current monthly

\$4.887500

accumulation in respect of Class B Monthly Interest

 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

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 crest 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	\$53,654,519.30
	(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	\$4,734,222.58
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,734,222.58
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$33,909,306,783.29
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00

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:	
	March 1, 1998 through March 31,1998 1.45%	
(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

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

(1) The Fixed Investor Percentage with

(m) The Class A Fixed Allocation with

(n) The Class B Fixed Allocation with

respect to the related Monthly Period

respect to the related Monthly Period

respect to the related Monthly Period

3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.90%	658,795,342.74
(b)	65 - 94 days:		0.95%	327,669,214.97
(c)	95 - 124 days:		0.69%	237,547,359.89
(d)	125 - 154 days:		0.59%	204,206,263.82
(e)	155 or more days:		0.93%	320,445,808.17
		Total	5.06%	1,748,663,989.59

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,021,978.48
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,718,681.72

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

\$151,648.38 -----

N/A

N/A

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
(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	ncipal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d)	The 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	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	rest 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)	\$4,153,578.13

(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	\$2,002,812.50
	(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$183,281.25
	(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$9,699.00
	10. Ava	ailable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,309,813.75
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$555,892.56
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$555,892.56
	11. Col	llection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,575,438.75
	(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	\$579,330.06
	(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	\$579,330.06
	12. Poi	ctfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	13.71%
	(b)	The Portfolio Adjusted Yield	4.65%
Ε.	LIBOR De	eterminations	
	LIBOR ra	ates for the related Interest Period:	
	Class A	and Class B determination -	5.62500%
	Collate	ral Interest determination -	5.68750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1996-L

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 MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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 \$5.683111
 - 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
- The amount of the current monthly accumulation in respect of Class B Additional Interest

\$4.795833

\$0.000000

\$0.000000

\$4.979167

\$ 0.000000

\$0.000000

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

	the :	Interest Funding Account	\$ 0.00
2.		emount of the current quarterly rest distribution in respect of	\$ 0.00
3.	The a	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 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	\$ 0.000000
	ailloui		
Info	ormat	ion Regarding the Performance of the Trust	
1.	Colle	ection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$53 654 510 30
		the class a certificates	\$53,654,519.30
	(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	\$4,734,222.58
		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	\$4,734,222.58
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	\$33,909,306,783.29
	(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
	(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
	(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	

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:

March 1, 1998 through March 31,1998 1.45%

(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	Aggregate Account Balance
(a)	35 - 64 days:		1.90%	658,795,342.74
(b)	65 - 94 days:		0.95%	327,669,214.97
(c)	95 - 124 days:		0.69%	237,547,359.89
(d)	125 - 154 days:		0.59%	204,206,263.82
(e)	155 or more days:		0.93%	320,445,808.17
		Total	5.06%	1,748,663,989.59

4. Investor Default Amount

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

\$2,021,978.48

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

\$1,718,681.72

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

\$151,648.38

	(d)	The Collateral Default Amount for the related Monthly Period	\$151,648.38
5.	Inve	estor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding	
		this Distribution Date	\$ 0.00

	(a)	Fee payable by the Trust to the Servicer for the related Monthly	
		Period	\$442,708.33
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the 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)	\$4,227,401.05

\$4,227,401.05

(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,038,229.17
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$186,718.75
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$9,871.58
10. Ava	ilable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,309,986.33
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$555 , 892.56
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$555 , 892 . 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	66 E7E 611 22
	in respect of the Class A Certificates	\$6,575,611.33
(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	\$579,330.06
	ocitiiioaceb	
(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.	\$579,330.06
	Intelest	
12. Por	tfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	13.71%
(b)	The Portfolio Adjusted Yield	4.54%
LIBOR De	terminations	
LIBOR ra	tes for the related Interest Period:	
Class A	and Class B determination -	5.62500%
Collater	al Interest determination -	5.68750%

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 MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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.	of distribution in Monthly Principal	respect	\$0.000000
2.	of distribution in Monthly Principal	respect	\$0.000000
3.	of distribution in Monthly Principal	respect	\$0.000000
4.	of distribution in Monthly Interest	respect	\$4.872917
5.	of distribution in Deficiency Amounts	respect	\$0.000000
6.	of distribution in Additional Interest		\$0.000000
7.	of distribution in Monthly Interest	respect	\$5.031250
8.	of distribution in Deficiency Amounts	respect	\$0.00000
9.	of distribution in Additional Interest		\$0.00000
10.	of distribution in Monthly Interest	respect	\$5.531250
11.	of distribution in Deficiency Amounts	respect	\$0.000000
12.	of distribution in Additional 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	\$107,309,038.46
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$9,468,445.42
	(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	\$9,468,445.42
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	\$33,909,306,783.29
	(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:	
	March 1, 1998 through March 31,1998 2.90%	
(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:		1.90%	658,795,342.74
(b)	65 - 94 days:		0.95%	327,669,214.97
(c)	95 - 124 days:		0.69%	237,547,359.89
(d)	125 - 154 days:		0.59%	204,206,263.82
(e)	155 or more days:		0.93%	320,445,808.17
		Total	5.06%	1,748,663,989.59

4. Investor Default Amount

for the related Monthly Period	\$ 4,043,956.98
(a) The Aggregate Investor Default Amount	

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

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

(d)	The	Class C	Default	Amount	for
	the	related	Monthly	Period	

\$303,296.78	

\$3,437,363.42

\$303,296.78 -----

5. Investor Charge Offs

(a) The aggregate amount of Class A $$\operatorname{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	\$12,600,229.73
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,111,784.95
	(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,111,784.95
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	\$13,131,479.73
	(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	\$1,158,659.95
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C	
		Interests	\$1,158,659.95
12.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	13.69%
	(b)	The Portfolio Adjusted Yield	4.54%
. LIBO	R De	terminations	
TIRO	r ra	tes for the Interest Period of	
1. 1 -	1 0	00 LL	

March 16, 1998 through April 14, 1998: 5.68750%

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 MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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 \$4.831250 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 \$4.989583 _____ 8. The amount of distribution in respect of Class B Deficiency Amount \$ 0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$5.588889 _____ 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	\$80,481,781.14
(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	\$7,101,331.90
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,101,331.90
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	\$33,909,306,783.29
(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:	
	March 1, 1998 through March 31,1998 2.17%	
(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

2.

	period		0.075000
(1)	The Collateral Floating Allocat with respect to the related Mon		0.075000
(m)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(n)	The Class A Fixed Allocation wi		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		
were	aggregate amount of outstanding e delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	
(a)	35 - 64 days:	1.90%	658,795,342.74
(b)	65 - 94 days:	0.95%	327,669,214.97
(c)	95 - 124 days:	0.69%	237,547,359.89
(d)	125 - 154 days:	0.59%	204,206,263.82
(e)	155 or more days:	0.93%	320,445,808.17

4. Investor Default Amount

3.

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$3,032,967.74

(b) The Class A Investor Default Amount for the related Monthly Period \$2,578,022.64

Total 5.06% 1,748,663,989.59

- (c) The Class B Investor Default Amount for the related Monthly Period \$227,472.55
- (d) The Collateral Default Amount for the related Monthly Period \$227,472.55

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 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		,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	Available Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,	450 , 172.37

(b) The amount of Class B Available Funds

		on deposit in the Finance Chard on the related Transfer Date	ge Account	\$833,838.41
	(c)	The amount of Collateral Available Funds on deposit in the Finance Account on the related Transfer	e Charge	\$833,838.41
10.	Coll	ection of Finance Charge Receiva	ables	
	(a)	The aggregate amount of Collect of Finance Charge Receivables a Membership Fees processed durin related Monthly Period, allocat in respect of the Class A Cert	and Annual ng the ced	\$9,848,609.87
	(b)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed during related Monthly Period which we allocated in respect of the Clar Certificates	Annual ng the ere	\$868,994.66
	(c)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed during related Monthly Period which we allocated in respect of the Col Interest	Annual ng the ere	\$868,994.66
11.	Port	folio Yield		
	(a)	The Portfolio Yield for the re. Monthly Period	Lated	13.69%
	(b)	The Portfolio Adjusted Yield		4.62%
Floa	ating :	Rate Determinations		
		tes for the related Interest Pe and Class B determination -	riod:	5.68750%
Col	later	al Interest determination -		5.68750%
ice (Cresce.	0.20	MBNA AMERICA NATIONAL ASSO Servicer	

Bru

By:
Name: Bruce Crescenzo
Title: Vice Presiden

C.

CLASS B CUSIP 55262TCG6
FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT
SERIES 1997-E
MBNA AMERICA BANK, NATIONAL ASSOCIATION
MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$0.00000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.00000
4.	The amount of distribution in respect of Collateral Monthly Interest	\$5.473333
5.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.00000

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	\$4.728125
2.	The amount of the current monthly accumulation in respect of Class A Deficiency Amounts	\$0.000000
3.	The amount of the current monthly accumulation in respect of Class A Additional Interest	\$0.000000
4.	The amount of the current monthly accumulation in respect of Class B Monthly Interest	\$4.894792
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

	OIMac		t Distribution
l.		total amount of distribution from Interest Funding Account	\$9,868,535.16
2.	The	amount of the current quarterly	
	inte	rest distribution in respect of	\$9,042,539.07
	Clas	5 A	
3.	inte	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000	
		riginal certificate principal	
	amou		\$ 14.184375
	The	amount of the current quarterly	
		rest distribution in respect of	¢025 006 00
	Clas	S B	\$825,996.09
·	inte Clas	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000	
	of o	riginal certificate principal	\$ 14.684375
	a		
nf	ormat	ion Regarding the Performance of the Trust	
		ection of Principal Receivables	
	(a)	The aggregate amount of Collections	
	(α)	of Principal Receivables processed	
		during the related Monthly Period which were allocated in respect of	
		the Class A Certificates	\$80,481,781.14
	(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	\$7,101,331.90
	(C)	The aggregate amount of Collections of Principal Receivables processed	
		during the related Monthly Period	
		which were allocated in respect of the Collateral Interest	\$7,101,331.90
	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal	
	(α)	Receivables in the Trust as of the	
		end of the day on the last day of the related Monthly Period	\$33,909,306,783.29
		the related monthly relied	
	(b)	The amount of Principal Receivables	
	(b)	The amount of Principal Receivables in the Trust represented by the	
	(b)	in the Trust represented by the Investor Interest of Series 1997-E	
	(b)	in the Trust represented by the	\$750,000,000.00
	(b)	in the Trust represented by the Investor Interest of Series 1997-E as of the end of the day on the last	
		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 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	
		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 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	
		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 The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series	
	(c)	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 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	
		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 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 The amount of Principal Receivables	
	(c)	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 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 The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of	
	(c)	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 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 The amount of Principal Receivables in the Trust represented by the	

(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	\$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: March 1, 1998 through March 31,1998 2.17%	

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

3. Delinquent Balances

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

			Percentage of Total Receivables	Account
(a)	35 - 64 days:		1.90%	658,795,342.74
(b)	65 - 94 days:		0.95%	327,669,214.97
(c)	95 - 124 days:		0.69%	237,547,359.89
(d)	125 - 154 days:		0.59%	204,206,263.82
(e)	155 or more days:		0.93%	320,445,808.17
		Total	5.06%	1,748,663,989.59

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,032,967.74
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,578,022.64
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$227,472.55
	(d)	The Collateral Default Amount for the related Monthly Period	\$227,472.55
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)	\$9,868,535.16
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$3,014,179.69
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$275,332.03
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$32,440.13
10. Av	vailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,482,612.50
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$833,838.41
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$833,838.41
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	\$9,881,050.00

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

\$868,994.66

(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

\$868,994.66

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.74%

(b) The Portfolio Adjusted Yield

4.72%

E. Floating Rate Determinations

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

5.59375%

Collateral Interest determination -

5.68750%

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 MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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 \$4.981250 8. The amount of distribution in respect of Class B Deficiency Amount \$ 0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 _____ 10. The amount of distribution in respect of Collateral Monthly Interest \$5.516964 -----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	\$75,747,558.36
	(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	\$6,691,033.09
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,691,033.09
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	\$33,909,306,783.29
	(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:	
		March 1, 1998 through March 31,1998 2.05%	

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
Deli	nquent Balances	

3.

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:		1.90%	658,795,342.74
(b)	65 - 94 days:		0.95%	327,669,214.97
(c)	95 - 124 days:		0.69%	237,547,359.89
(d)	125 - 154 days:		0.59%	204,206,263.82
(e)	155 or more days:		0.93%	320,445,808.17
		Total	5.06% 1	.,748,663,989.59

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,855,033.69

- (b) The Class A Investor Default Amount for the related Monthly Period \$2,426,374.25 -----
- (c) The Class B Investor Default Amount for the related Monthly Period \$214,329.72
- (d) The Collateral Default Amount for the related Monthly Period \$214,329.72 -----

5. Investor Charge Offs

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

\$ 0.00 _____

(b) The aggregate amount of Class A Investor Charge Offs set forth in

	5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$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	\$430,380.00
	(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	\$ 9,324,659.74
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$785,661.40
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$785,661.40
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	\$ 9,699,659.74
	(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	\$ 818,786.40
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 818,786.40

(f) Interest Earnings on funds on deposit

	(a)	The Portfolio Monthly Period		e related		3.69%
	(b)	The Portfolio	Adjusted Yiel	d	4.6	7%
C.	Floating	Rate Determinat	cions			
		ates for the rel and Class B det		Period:	5.68750	
	Collater	al Interest det	termination -		5.68750	용
D.		on regarding th Rate Swap and t				
		ne Interest Rese ished?	erve Account b	peen		No
	2. Has th	ne Interest Rese 1?	erve Account b	peen		No
		ggregate amount sterest Reserve			\$	0.00
		ny funds withdra ve Account were		interest		
	N/A					
	5. Has th	ne Interest Rate	e Swap been Te	erminated?		No
				MBNA AMERICA NATIONAL ASSO Servicer	·	
Brı	ice Cresce	enzo				
				By: Name: Bruce Title: Vice	e Crescenzo Presiden	_

1997-F

Exhibit 20.27

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MONTHLY CERTIFICATEHOLDERS' STATEMENT

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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	\$4.997917
8.	The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.614762
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	\$80,481,781.14
	(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	\$7,101,331.90
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,101,331.90
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	\$33,909,306,783.29
	(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:	
		March 1, 1998 through March 31,1998 2.17%	

of Principal Receivables processed

(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:		1.90%	658,795,342.74
(b)	65 - 94 days:		0.95%	327,669,214.97
(c)	95 - 124 days:		0.69%	237,547,359.89
(d)	125 - 154 days:		0.59%	204,206,263.82
(e)	155 or more days:		0.93%	320,445,808.17
		Total	5.06%	1,748,663,989.59

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,032,967.74
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,578,022.64
(c)	The Class B Investor Default Amount for the related Monthly Period	\$227,472.55
(d)	The Collateral Default Amount for the related Monthly Period	\$227,472.55

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	\$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	on \$56,250,000.00
8.	Coll	Lection of Finance Charge Receivables	
	(a)	Class A Available Funds plus Servicer Interchange Allocated to Class A	\$ 10,261,433.62
	(b)	Class B Available Funds plus Servicer Interchange Allocated to Class B	\$ 868,994.66
	(c)	Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest	\$ 868,994.66
9.	Prin	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date 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	erve 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	\$412,823.75
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
13. Ava	ailab	le Funds	
		The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,862,996.12
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 833,838.41
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 833,838.41
14.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period13.69%	
	(b)	The Portfolio Adjusted Yield4.63%	
C Floor	ting	Rate Determinations	
	_	tes for the related Interest Period:	
Clas	ss B	determination -5.68750%	
Coli	later	al Interest determination -5.68750%	
		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 MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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 \$4.839583 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 \$4.989583 _____ 8. The amount of distribution in respect of Class B Deficiency Amount \$ 0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$5.611111 _____ 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

last day of the related Monthly period

(i) The Floating Investor Percentage with

the Trust represented by the Collateral Interest as of the end of the day on the

respect to the period:

March 1, 1998 through March 31,1998 2.17%

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

0.850000

\$56,250,000.00

(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		
were	aggregate amount of outstanding edelinquent as of the end of the ted Monthly Period:		
			ge Aggregate Account es Balance
(a)	35 - 64 days:	1.90%	
(b)	65 - 94 days:	0.95%	327,669,214.97
(c)	95 - 124 days:	0.69%	237,547,359.89
(d)	125 - 154 days:	0.59%	204,206,263.82
(e)	155 or more days:	0.93%	320,445,808.17
	Total	5.06%	1,748,663,989.59
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,032,967.74
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,578,022.64
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$227,472.55
(d)	The Collateral Default Amount f the related Monthly Period	or	\$227,472.55
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00

3.

4.

5.

(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 \$ 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	5,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56	5,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date		5,250,000.00
8.	Prin	cipal Funding Account		
	(a)		\$	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

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

(f) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related

\$ 0.00

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account \$833,838.41 on the related Transfer Date (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$833,838.41 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 \$9,848,609.87 (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 \$868,994.66

(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

\$868,994.66

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.69%

(b) The Portfolio Adjusted Yield

4.61%

C. Floating Rate Determinations

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

5.68750%

Collateral Interest determination -

5.68750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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 MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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 \$4.839583 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 \$5.006250 _____ 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 \$5.654074 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 \$7,101,331.90 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7.101.331.90 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 \$33,909,306,783.29 (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: March 1, 1998 through March 31,1998 2.17% (j) The Class A Floating Allocation with respect to the related Monthly 0.850000 Period _____

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

(1)	The Collateral Floating Allocat: with respect to the related Mon- Period		0.075000		
(m)	The Fixed Investor Percentage was respect to the related Monthly		N/A		
	respect to the related nonemry	01100			
(n)	The Class A Fixed Allocation wi				
	respect to the related Monthly	Period	N/A 		
(0)	The Class B Fixed Allocation wi	th			
, ,	respect to the related Monthly		N/A		
4		1.13			
(p)	The Collateral Fixed Allocation respect to the related Monthly		N/A		
Deli	nquent Balances				
were	aggregate amount of outstanding le delinquent as of the end of the ted Monthly Period:				
		Percentage	. Aggregate		
		of Total Receivables			
(a)	35 - 64 days:	1.90%	658,795,342.74		
(b)	65 - 94 days:	0.95%	327,669,214.97		
(c)	95 - 124 days:	0.69%	237,547,359.89		
(d)	125 - 154 days:	0.59%	204,206,263.82		
(e)	155 or more days:	0.93%	320,445,808.17		
(- /					
	Total	5.06%	1,748,663,989.59		
_					
Inve	estor Default Amount				
(a)	The Aggregate Investor Default a for the related Monthly Period	Amount	\$3,032,967.74		
(b)	The Class A Investor Default Amo	ount			
	for the related Monthly Period		\$2,578,022.64		
(-)	The Class D Tanastan Default In				
(c)	The Class B Investor Default Amo	June	\$227,472.55		
(d)	The Collateral Default Amount for the related Monthly Period	or	\$227,472.55		
	2				
Inve	stor Charge Offs				
(a)	The aggregate amount of Class A				
	Investor Charge Offs for the remonthly Period	lated	\$ 0.00		
(b)	The aggregate amount of Class A Investor Charge Offs set forth	in			
	5 (a) above per \$1,000 of origin		A 0.00		
	certificate principal amount		\$ 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	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 (1) The Reserve Draw Amount deposited	\$ 0.00
		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	\$9,450,172.37
	(h)	The amount of Class B Available Funds	

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

C. Floating Rate Determinations

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

Collateral Interest determination -

5.68750% _____ 5.68750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION,

Servicer

Bruce Crescenzo

Bv:

Name: Bruce Crescenzo
Title: Vice President

1997-K

FORM	OF	MONTHLY	CERTIFICATEHOLDERS'	STATEMENT
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SERIES 1997-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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

\$5.500000

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

\$4.753125

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

\$0.000000

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

\$0.000000 _____

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

\$4.886458

5. The amount of the current monthly

accumulation in respect of Class B Deficiency Amounts

\$ 0.000000

\$0.000000

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

С.	Inf	ormati	ion Regarding the Current Quarterly Interest	Distribution
	1.		total amount of distribution from Interest Funding Account	\$9,914,941.41
	2.		amount of the current quarterly rest distribution in respect of s A	\$9,090,351.57
	3.	inter	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal nt	\$ 14.259375
	4.		amount of the current quarterly rest distribution in respect of B	\$824,589.84
	5.	inter	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$ 14.659375
D.	Inf	ormati	ion Regarding the Performance of the Trust	
-	1.		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	\$80,481,781.14
		(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	\$7,101,331.90
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,101,331.90
	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	\$33,909,306,783.29
		(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	\$750,000,000.00
		(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	\$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:				
	March 1, 1998 through March 31,19982.17%				
(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 			
Delinquent Balances					

3.

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:	1.90%	658,795,342.74
(b)	65 - 94 days:	0.95%	327,669,214.97
(c)	95 - 124 days:	0.69%	237,547,359.89
(d)	125 - 154 days:	0.59%	204,206,263.82
(e)	155 or more days:	0.93%	320,445,808.17

4. Investor Default Amount (a) The Aggregate Investor Default Amount \$3,032,967.74 for the related Monthly Period _____ (b) The Class A Investor Default Amount for the related Monthly Period \$2,578,022.64 -----(c) The Class B Investor Default Amount \$227,472.55 for the related Monthly Period (d) The Collateral Default Amount for the related Monthly Period \$227,472.55 -----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 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 \$ 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 but prior to withdrawals) \$9,914,941.41 The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date \$3,030,117.19 The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates \$274,863.28 on the related Transfer Date The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$32,588.06 _____ 10. Available Funds The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,482,760.43

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

on the related Transfer Date

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

\$833,838.41

\$833,838.41

	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	\$9,881,197.93
	(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	\$868,994.66
	(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	\$868,994.66
	12. Por	ctfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	13.74%
	(b)	The Portfolio Adjusted Yield	4.69%
E. F	loating	Rate Determinations	
		ates for the related Interest Period: and Class B determination -	5.59375%
	Collate	ral Interest determination -	5.68750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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 MARCH 31, 1998

The information which is required to be prepared with respect to the Distribution Date of April 15, 1998, and with respect to the performance of the trust during the month of March, 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

\$5.451814

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

\$4.745833

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

\$0.000000

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

\$0.000000 _____

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

\$4.879167

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.	The total amount of distribution from the Interest Funding Account		\$	0.00
	2.		amount of the current quarterly rest distribution in respect of s A	\$	0.00
	3.	inte	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal	\$	0.000000
	4.	interest distribution in respect of			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		5,578,134.62
		(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		521,598.16
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		521,598.16
	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		3,909,306,783.29
		(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		00,000,000.00
		(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		00,000,000.00
		(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		55,000,000.00
		(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:	
	March 1, 1998 through March 31,19982.61%	
(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	

3. Delinquent Balances

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

		Percentage of Total	Aggregate Account
		Receivables	Balance
(a)	35 - 64 days:	1.90%	658,795,342.74
(b)	65 - 94 days:	0.95%	327,669,214.97
(c)	95 - 124 days:	0.69%	237,547,359.89
(d)	125 - 154 days:	0.59%	204,206,263.82
(e)	155 or more days:	0.93%	320,445,808.17

4. Investor Default Amount (a) The Aggregate Investor Default Amount \$3,639,561.23 for the related Monthly Period _____ (b) The Class A Investor Default Amount for the related Monthly Period \$3,093,627.07 -----(c) The Class B Investor Default Amount \$272,967.08 for the related Monthly Period (d) The Collateral Default Amount for the related Monthly Period \$272,967.08 -----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)	\$7,523,821.88
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$3,630,562.50
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$329,343.75
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$17,568.66
10. Ava	ilable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,357,775.36
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,000,606.27
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,000,606.27

11.	Coll	ection of Finance Charge Receive	vables		
(a	,	The aggregate amount of Collect of Finance Charge Receivables a Membership Fees processed during related Monthly Period, allocation respect of the Class A Certification.	and Annu ng the ted		\$11,835,900.36
(£		The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed during related Monthly Period which we allocated in respect of the Cla Certificates	Annual ng the ere		\$1,042,793.77
(c		The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed during related Monthly Period which we allocated in respect of the Col Interest	Annual ng the ere		\$1,042,793.77
12.	Port	folio Yield			
(a		The Portfolio Yield for the re Monthly Period	lated		13.71%
(b	o)	The Portfolio Adjusted Yield			4.06%
E. Floati	ing R	ate Determinations			
		es for the related Interest Pe: nd Class B determination -	riod:		5.62500%
Colla	atera	l Interest determination -			5.68750%
			MBNA AM NATIONA Service	L ASSOC	·
Bruce Cre	escen	ZO			
					Crescenzo President

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-A

Expected B Maturity	9/15/99
Blended Coupon	5.9560%
Excess Protection Level 3 Month Average 5.02% March, 1998 5.73% February, 1998 4.61% January, 1998 4.72%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.96%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$ 33,909,306,783.29
Investor Participation Amount	\$ 760,000,000.00
Seller Participation Amount	\$ 3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-B

Expected B Maturity	9/15/99
Blended Coupon	5.60199%
Excess Protection Level 3 Month Average 5.04% March, 1998 5.77% February, 1998 4.63% January, 1998 4.74%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.92%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$ 33,909,306,783.29
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

Expected B Maturity	11/15/01
Blended Coupon	6.0357%
Excess Protection Level 3 Month Average 4.93% March, 1998 5.65% February, 1998 4.53% January, 1998 4.63%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	8.04%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$ 33,909,306,783.29
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

Expected B Maturity	9/15/04
Blended Coupon	6.0056%
Excess Protection Level 3 Month Average 4.96% March, 1998 5.68% February, 1998 4.56% January, 1998 4.64%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	8.01%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

Expected B Maturity	06/15/00
Blended Coupon	5.8873%
Excess Protection Level 3 Month Average 5.08% March, 1998 5.80% February, 1998 4.67% January, 1998 4.77%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.89%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

Expected B Maturity	7/15/05
Blended Coupon	6.4310%
Excess Protection Level 3 Month Average 5.02% March, 1998 5.75% February, 1998 4.62% January, 1998 4.71%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.94%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

Expected B Maturity	7/17/00
Blended Coupon	6.0619%
Excess Protection Level 3 Month Average 5.16% March, 1998 5.88% February, 1998 4.74% January, 1998 4.86%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.81%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

Seller Participation Amount

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity	09/16/2002
Blended Coupon	5.9431%
Excess Protection Level 3 Month Average 5.02% March, 1998 5.75% February, 1998 4.62% January, 1998 4.70%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.94%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$500,000,000.00

\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity	09/15/00
Blended Coupon	6.5798%

Excess Protection Level
3 Month Average 4.33%
March, 1998 5.11%
February, 1998 3.36%
January, 1998 4.53%

Seller Participation Amount

January, 1998 4.53%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	8.58%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$500,000,000.00

\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity	11/15/00
Blended Coupon	5.8820%

Excess Protection Level 3 Month Average 5.08% March, 1998 5.81% February, 1998 4.67% January, 1998 4.77%

January, 1998 4.77%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.88%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

KEY PERFORMANCE FACTORS March 31, 1998

Blended Coupon

Expected B	Maturity	12/16/02

5.9544%

\$3,867,972,264.80

Excess Protection Level
3 Month Average 5.01%
March, 1998 5.74%
February, 1998 4.61%

Seller Participation Amount

February, 1998 4.61% January, 1998 4.69%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.95%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity	3/17/03
Blended Coupon	5.9237%

Excess Protection Level 3 Month Average 5.04% March, 1998 5.77% February, 1998 4.63% January, 1998 4.73%

January, 1998 4.73%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.92%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$700,000,000.00
Seller Participation Amount	\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity	4/17/06
Blended Coupon	5.9906%

Excess Protection Level
3 Month Average 4.97%
March, 1998 5.70%
February, 1998 4.57%
January, 1998 4.65%

Seller Participation Amount

January, 1998 4.65%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.99%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$500,000,000.00

\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity	4/16/01
Blended Coupon	5.8645%

Excess Protection Level
3 Month Average 5.10%
March, 1998 5.83%
February, 1998 4.69%
January, 1998 4.79%

January, 1998 4.79%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.86%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity 05/	15/01
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Blended Coupon 5.8705%

Excess Protection Level
3 Month Average 5.09%
March, 1998 5.82%
February, 1998 4.68%
January, 1998 4.79%

Cash Yield	18.54%

Investor Charge Offs 4.85%

Base Rate 7.87%

Over 35 Day Delinquency 5.06%

Seller's Interest 11.41%

Total Payment Rate 13.80%

Total Principal Balance \$33,909,306,783.29

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

Seller Participation Amount \$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity	06/16/03
Blended Coupon	5.8969%

Excess Protection Level
3 Month Average 5.06%
March, 1998 5.79%
February, 1998 4.66%
January, 1998 4.75%

27	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.90%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity	8/15/06
Blended Coupon	5.9203%

Excess Protection Level 3 Month Average 5.04% March, 1998 5.74% February, 1998 4.62% January, 1998 4.78%

February, 1998 4.62% January, 1998 4.78%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.95%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS MARCH, 1998

Expected B Maturity 09/17/01

Blended Coupon 5.7706%

Excess Protection Level 3 Month Average 5.09% March, 1998 5.91% February, 1998 4.70% January, 1998 4.64%

Cash Yield 18.	. 5	6	9	ó
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Investor Charge Offs 4.85%

Base Rate 7.80%

Over 35 Day Delinquency 5.06%

Seller's Interest 11.41%

Total Payment Rate 13.80%

Total Principal Balance \$ 33,909,306,783.29

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

Seller Participation Amount \$ 3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-J

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity	10/15/03
Blended Coupon	5.8832%

Excess Protection Level
3 Month Average 5.08%
March, 1998 5.78%
February, 1998 4.66%
January, 1998 4.82%

Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.91%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$3,867,972,264.8

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-K

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity	11/17/03
Blended Coupon	5.8693%
Bielided Coupoli	3.00930

Excess Protection Level 3 Month Average 5.09% March, 1998 5.79% February, 1998 4.67% January, 1998 4.83%

January, 1998 4.83%	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.90%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-L

KEY PERFORMANCE FACTORS

MARCH, 1998

Expected B Maturity 12/15/99

5.7088% Blended Coupon

Excess Protection Level 3 Month Average 5.15% March, 1998 5.97% February, 1998 4.76% January, 1998 4.71%

Cash Yield 18.	. 5	6	9	ó
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Investor Charge Offs 4.85%

Base Rate 7.74%

5.06% Over 35 Day Delinquency

Seller's Interest 11.41%

Total Payment Rate 13.80%

\$ 33,909,306,783.29 Total Principal Balance

Investor Participation Amount \$ 500,000,000.00

\$ 3,867,972,264.80 Seller Participation Amount

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-M

KEY PERFORMANCE FACTORS MARCH, 1998

Expected B Maturity 12/15/06

Blended Coupon 5.8194%

Excess Protection Level 3 Month Average 5.04% March, 1998 5.86% February, 1998 4.66% January, 1998 4.59%

Cash	Yield		18.56%

Investor Charge Offs 4.85%

Base Rate 7.85%

Over 35 Day Delinquency 5.06%

Seller's Interest 11.41%

Total Payment Rate 13.80%

Total Principal Balance \$ 33,909,306,783.29

Investor Participation Amount \$ 500,000,000.00

Seller Participation Amount \$ 3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1997-B

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity	3/15/12
Blended Coupon	5.9210%
Durana Duranakian Jawal	

Excess Protection Level
3 Month Average 5.04%
March, 1998 5.77%
February, 1998 4.64%
January, 1998 4.73%

Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.92%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-C

KEY PERFORMANCE FACTORS March 31, 1998

March 31, 1996

Expected B Maturity	3/15/04
Blended Coupon	5.8485%

Excess Protection Level
3 Month Average 5.12%
March, 1998 5.81%
February, 1998 4.69%
January, 1998 4.86%

1.000	
Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.88%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II

Blended Coupon

SERIES 1997-E

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity 4/15/02

5.7250%

Excess Protection Level
3 Month Average 5.22%
March, 1998 5.98%
February, 1998 4.77%
January, 1998 4.90%

Seller Participation Amount

Cash Yield	18.59%
Investor Charge Offs	4.85%
Base Rate	7.76%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$750,000,000.00

\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-F

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity	6/17/02
Blended Coupon	6.5237%

Excess Protection Level
3 Month Average 5.17%
March, 1998 5.87%
February, 1998 4.74%
January, 1998 4.92%

Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.82%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$706,000,000.00
Seller Participation Amount	\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-I

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity

8/16/04

Blended Coupon

6.4911%

Excess Protection Level 3 Month Average 5.13% March, 1998 5.83% February, 1998 4.70% January, 1998 4.88%

Cash Yield18.54%

Investor Charge Offs 4.85%

Base Rate 7.86%

Over 35 Day Delinquency 5.06%

Seller's Interest11.41%

Total Payment Rate13.80%

Total Principal Balance\$33,909,306,783.29

Investor Participation Amount\$750,000,000.00

Seller Participation Amount\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-J

KEY PERFORMANCE FACTORS

March 31, 1998

Expected B Maturity	9/15/04
Blended Coupon	5.8589%

Excess Protection Level
3 Month Average 5.11%
March, 1998 5.80%
February, 1998 4.68%
January, 1998 4.85%

Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.89%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$750,000,000.00

\$3,867,972,264.80

Seller Participation Amount

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-K

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity	11/15/2005
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Blended Coupon 5.8640%

Excess Protection Level
3 Month Average 5.10%
March, 1998 5.79%
February, 1998 4.67%
January, 1998 4.84%

Seller Participation Amount

Cash Yield	18.54%
Investor Charge Offs	4.85%
Base Rate	7.90%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$750,000,000.00

\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-M

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity	10/15/02
Blended Coupon	5.7520%

Excess Protection Level
3 Month Average 5.19%
March, 1998 5.96%
February, 1998 4.74%
January, 1998 4.87%

January, 1998 4.87%	
Cash Yield	18.59%
Investor Charge Offs	4.85%
Base Rate	7.78%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,867,972,264.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-N

KEY PERFORMANCE FACTORS March 31, 1998

Expected B Maturity 11/15/00

Blended Coupon 5.7399%

Excess Protection Level
3 Month Average 4.56%
March, 1998 5.94%
February, 1998 4.73%
January, 1998 2.99%

Investor Participation Amount

Cash Yield	18.56%
Investor Charge Offs	4.85%
Base Rate	7.77%
Over 35 Day Delinquency	5.06%
Seller's Interest	11.41%
Total Payment Rate	13.80%
Total Principal Balance	\$33,909,306,783.29

Seller Participation Amount \$3,867,972,264.80

\$900,000,000.00