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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: January 14, 1999

MBNA AMERICA BANK, NATIONAL ASSOCIATION ON BEHALF OF THE

MBNA MASTER CREDIT CARD TRUST II

(Exact name of registrant as specified in its charter)

United States 333-62025 51-0331454

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

Wilmington, DE 19884-0781

- -

(Address of principal executive office)

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

Item 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION, AND EXHIBITS

The following are filed as Exhibits to this Report under Exhibit 20:

- 20.1 Series 1994-A Certificateholders' Statement for the month ended December 31, 1998.
- 20.2 Series 1994-B Certificateholders' Statement for the month ended December 31, 1998.
- 20.3 Series 1994-C Certificateholders' Statement for the month ended December 31, 1998.
- $20.4\,$ Series 1995-A Certificateholders' Statement for the month ended December 31, 1998.
- $20.5\,$ Series 1995-B Certificateholders' Statement for the month ended December 31, 1998.
- $20.6\,$ Series 1995-C Certificateholders' Statement for the month ended December 31, 1998.
- 20.7 Series 1995-D Certificateholders' Statement for the month ended December 31, 1998.
- $20.8\,$ Series 1995-E Certificateholders' Statement for the month ended December 31, 1998.
- $20.9\,$ Series 1995-F Certificateholders' Statement for the month ended December 31, 1998.
- 20.10 Series 1995-I Certificateholders' Statement for the month ended December 31, 1998.
- 20.11 Series 1995-J Certificateholders' Statement for the month ended December 31, 1998.

- 20.12 Series 1996-A Certificateholders' Statement for the month ended December 31, 1998.
- 20.13 Series 1996-B Certificateholders' Statement for the month ended December 31, 1998.
- 20.14 Series 1996-C Certificateholders' Statement for the month ended December 31, 1998.
- 20.15 Series 1996-D Certificateholders' Statement for the month ended December 31, 1998.
- 20.16 Series 1996-E Certificateholders' Statement for the month ended December 31, 1998.
- 20.17 Series 1996-G Certificateholders' Statement for the month ended December 31, 1998.
- 20.18 Series 1996-H Certificateholders' Statement for the month ended December 31, 1998.
- 20.19 Series 1996-J Certificateholders' Statement for the month ended December 31, 1998.
- 20.20 Series 1996-K Certificateholders' Statement for the month ended December 31, 1998.
- 20.21 Series 1996-L Certificateholders' Statement for the month ended December 31, 1998.
- 20.22 Series 1996-M Certificateholders' Statement for the month ended December 31, 1998.
- 20.23 Series 1997-B Certificateholders' Statement for the month ended December 31, 1998.
- 20.24 Series 1997-C Certificateholders' Statement for the month ended December 31, 1998.
- 20.25 Series 1997-E Certificateholders' Statement for the month ended December 31, 1998.
- 20.26 Series 1997-F Certificateholders' Statement for the month ended December 31, 1998.
- 20.27 Series 1997-I Certificateholders' Statement for the month ended December 31, 1998.
- $20.28\,$ Series 1997-J Certificateholders' Statement for the month ended December 31, 1998.
- 20.29 Series 1997-K Certificateholders' Statement for the month ended December 31, 1998.
- $20.30\,$ Series 1997-M Certificateholders' Statement for the month ended December 31, 1998.
- 20.31 Series 1997-N Certificateholders' Statement for the month ended December 31, 1998.
- 20.32 Series 1998-A Certificateholders' Statement for the month ended December 31, 1998.
- 20.33 Series 1998-C Certificateholders' Statement for the month ended December 31, 1998.
- $20.34~{
 m Series}$ 1998-D Certificateholders' Statement for the month ended December 31, 1998.
- 20.35 Series 1998-E Certificateholders' Statement for the month ended December 31, 1998.
- 20.36 Series 1998-F Certificateholders' Statement for the month ended December 31, 1998.
- 20.37 Series 1998-G Certificateholders' Statement for the month ended December 31, 1998.
- 20.38 Series 1998-I Certificateholders' Statement for the month ended December 31, 1998.
 - 20.39 Series 1998-J Certificateholders' Statement for the month ended

Item 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION, AND EXHIBITS

- The following are filed as Exhibits to this Report under Exhibit 99:
- 99.1. Series 1994-A Key Performance Factors for the month ended December 31, 1998.
- 99.2. Series 1994-B Key Performance Factors for the month ended December 31, 1998.
- 99.3. Series 1994-C Key Performance Factors for the month ended December 31, 1998.
- 99.4. Series 1995-A Key Performance Factors for the month ended December 31, 1998.
- $99.5.\$ Series 1995-B Key Performance Factors for the month ended December 31, 1998.
- $99.6.\$ Series 1995-C Key Performance Factors for the month ended December 31, 1998.
- 99.7. Series 1995-D Key Performance Factors for the month ended December 31, 1998.
- 99.8. Series 1995-E Key Performance Factors for the month ended December 31, 1998.
- 99.9. Series 1995-F Key Performance Factors for the month ended December 31, 1998.
- 99.10. Series 1995-I Key Performance Factors for the month ended December 31.1998.
- 99.11. Series 1995-J Key Performance Factors for the month ended December 31, 1998.
- 99.12. Series 1996-A Key Performance Factors for the month ended December 31, 1998.
- 99.13. Series 1996-B Key Performance Factors for the month ended December 31, 1998.
- $99.14.\;$ Series 1996-C Key Performance Factors for the month ended December 31, 1998.
- $99.15.\,$ Series 1996-D Key Performance Factors for the month ended December 31, 1998.
- $99.16.\,$ Series 1996-E Key Performance Factors for the month ended December 31, 1998.
- 99.17. Series 1996-G Key Performance Factors for the month ended December $31,\ 1998.$
- $99.18.\$ Series 1996-H Key Performance Factors for the month ended December 31, 1998.
- $99.19.\,$ Series 1996-J Key Performance Factors for the month ended December 31, 1998.
- 99.20. Series 1996-K Key Performance Factors for the month ended December $31,\ 1998.$
- 99.21. Series 1996-L Key Performance Factors for the month ended December 31, 1998.
- 99.22. Series 1996-M Key Performance Factors for the month ended December 31, 1998.
- 99.23. Series 1997-B Key Performance Factors for the month ended December 31, 1998.
- $99.24\,.$ Series 1997-C Key Performance Factors for the month ended December 31, 1998.
- $99.25.\,$ Series 1997-E Key Performance Factors for the month ended December 31, 1998.

- 99.26. Series 1997-F Key Performance Factors for the month ended December 31, 1998.
- 99.27. Series 1997-I Key Performance Factors for the month ended December 31, 1998.
- 99.28. Series 1997-J Key Performance Factors for the month ended December 31, 1998.
- 99.29. Series 1997-K Key Performance Factors for the month ended December 31, 1998.
- 99.30. Series 1997-M Key Performance Factors for the month ended December 31, 1998.
- 99.31. Series 1997-N Key Performance Factors for the month ended December 31, 1998.
- 99.32. Series 1998-A Key Performance Factors for the month ended December 31, 1998.
- 99.33. Series 1998-C Key Performance Factors for the month ended December 31, 1998.
- 99.34. Series 1998-D Key Performance Factors for the month ended December 31, 1998.
- 99.35. Series 1998-E Key Performance Factors for the month ended December 31, 1998.
- 99.36. Series 1998-F Key Performance Factors for the month ended December 31, 1998.
- 99.37. Series 1998-G Key Performance Factors for the month ended December 31, 1998.
- 99.38. Series 1998-I Key Performance Factors for the month ended December 31, 1998.
- 99.39. Series 1998-J Key Performance Factors for the month ended December 31, 1998.

SIGNATURES

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

Dated: January 14, 1999

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: David Martini

David Martini

Title: Vice President

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

SERIES 1994-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - 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
- \$ 4.936319
- \$ 0.000000
- \$ 0.000000
- \$ 5.108542
- \$ 0.000000
- \$ 0.000000
- \$ 5.240266
- \$ 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	\$82,619,489.23
	(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	\$4,273,423.25
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,072,020.44
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	\$41,270,703,888.09
	(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: December 1, 1998 through December 31, 1998	1.88%
	(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			
m1				

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:		1.80%	756,061,676.29
(b)	65 - 94 days:		0.99%	416,499,872.83
(c)	95 - 124 days:		0.69%	291,135,349.96
(d)	125 - 154 days:		0.58%	244,118,275.94
(e)	155 or more days:		0.90%	378,750,177.00
		Total	4.96%	2,086,565,352.02

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,151,985.87
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,742,227.61
(c)	The Class B Investor Default Amount for the related Monthly Period	\$141,839.41
(d)	The Collateral Default Amount for the related Monthly Period	\$267,918.85

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	\$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	\$9,899,016.27
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$512,018.22
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$967,145.56
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$10,312,266.27
	(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	\$533 , 393.22

(c) The aggregate amount of Collections of

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

\$1,007,520.56

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.74%

(b) The Portfolio Adjusted Yield

5.28% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of December 15, 1998 through January 14, 1999:

Class A and Class B determination -

5.56250%

Collateral Interest determination -

5.53547%

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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$4.237454
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	\$5.091320
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	\$5.240266
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	\$108,709,853.34
	0.00 0.000 1. 001011100000	
(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	\$5,622,922.57
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$10,621,077.71
Drin	cipal Receivables in the Trust	
LTIII	cipal Necelvables in the flust	
(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	\$41,270,703,888.09
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-B	
	as of the end of the day on the last	
	day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	rase day of the refuted nonemy refrod	
(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
(-)	mb of Duinning I Danis, block	
(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
1 . 3	The amount of Division Documents	
(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
	Totalog honority portog	
(h)	The Floating Investor Percentage with respect to the period:	
	December 1, 1998 through December 31, 1998	2.48%
(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	chly	0.045000	
(k)	The Collateral Floating Allocativith respect to the related Mont Period		0.085000	
(1)	The Fixed Investor Percentage wirespect to the related Monthly I		N/A 	
(m)	The Class A Fixed Allocation wit respect to the related Monthly 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 E		N/A 	
Delinquent Balances				
were	aggregate amount of outstanding ke delinquent as of the end of the eted Monthly Period:			
			Aggregate Account	

			Receivables	Balance
(a)	35 - 64 days:		1.80%	756,061,676.29
(b)	65 - 94 days:		0.99%	416,499,872.83
(c)	95 - 124 days:		0.69%	291,135,349.96
(d)	125 - 154 days:		0.58%	244,118,275.94
(e)	155 or more days:		0.90%	378,750,177.00
		Total	4.96%	2,086,565,352.02

4. Investor Default Amount

3.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$4,147,349.68
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,608,194.23
(c)	The Class B Investor Default Amount for the related Monthly Period	\$186,630.71
(d)	The Collateral Default Amount for the related Monthly Period	\$352,524.74
Tnve	stor Charge Offs	

5. Investor Charge Offs

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

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original \$ 0.00 certificate principal amount (e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding \$ 0.00 this Distribution Date _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding \$ 0.00 this Distribution Date 6. Investor Servicing Fee (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$906,250.00 (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly \$46,875.00 Period _____ (c) The amount of the Collateral Servicing Fee payable by the Trust to the

7. Reallocations

Period

Servicer for the related Monthly

\$88,541.67

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation 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	\$13,025,021.35
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$673,708.00
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,272,559.68
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	\$13,568,771.35

(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 \$701,833.00 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 \$1,325,684.68 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 \$613,459.64 -----12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 13.74% (b) The Portfolio Adjusted Yield 5.29% -----C. Floating Rate Determinations LIBOR rates for the Interest Period of December 15, 1998 through January 14, 1999: Class B determination -5.56250% -----Collateral Interest determination -5.53547% The weighted average of the Treasury Bill Rates for the Interest Period: December 15, 1998 through January 14, 1999 4.53926% _____ MBNA AMERICA BANK,

NATIONAL ASSOCIATION, Servicer

David Martini

By:______Name: David Martini 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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$5.005208
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	\$5.177431
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	\$5.347905
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	\$108,709,853.34
(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	\$5,622,922.57
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$10,621,077.71
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	\$41,270,703,888.09
(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:	
	December 1, 1998 through December 31, 1998	2.48%
(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:		1.80%	756 , 06	1,676.29
(b)	65 - 94 days:		0.99%	416,49	9,872.83
(c)	95 - 124 days:		0.69%	291,13	 5,349.96
(d)	125 - 154 days:		0.58%	244,1	18,275.94
(e)	155 or more days:		0.90%	378,75	0,177.00
		Total	4.96%		65,352.02
Inve	stor Default Amount The Aggregate Investor Defa	ault Amo	ount		
	for the related Monthly Per	riod		\$4,147,	349.68
(b)	The Class A Investor Defaut for the related Monthly Per		nt	\$3,608, 	194.23
(c)	The Class B Investor Defaul for the related Monthly Per		nt	\$186,63 	0.71
(d)	The Collateral Default Amou the related Monthly Period	unt for		\$352 , 52	4.74
Inve	stor Charge Offs				
(a)	The aggregate amount of Cla Investor Charge Offs for the 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	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$13,025,021.35
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$673,708.00
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,272,559.68
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	\$13,568,771.35
	(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 \$701,833.00 _____

(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

\$1,325,684.68 _____

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.74%

(b) The Portfolio Adjusted Yield

5.19%

C. LIBOR Determinations

LIBOR rates for the Interest Period of December 15, 1998 through January 14, 1999:

Class A and Class B determination -

5.56250%

Collateral Interest determination -

5.53547%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:__

Name: David Martini 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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$4.999155
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	\$5.154155
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	\$5.404626
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	\$62,508,168.32
(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	\$3,233,182.45
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,107,119.10
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	\$41,270,703,888.09
(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:	
	December 1, 1998 through December 31, 1998	1.43%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000
(k)	The Collateral Floating Allocation with respect to the related Monthly	

	Period		0.085000
(1)	The Fixed Investor Percentage wi respect to the related Monthly F		N/A
(m)	The Class A Fixed Allocation wit respect to the related Monthly F		N/A
(n)	The Class B Fixed Allocation wit respect to the related Monthly F		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly F		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding be delinquent as of the end of the sted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.80%	756,061,676.29
(b)	65 - 94 days:	0.99%	416,499,872.83
(c)	95 - 124 days:	0.69%	291,135,349.96
(d)	125 - 154 days:	0.58%	244,118,275.94
(e)	155 or more days:	0.90%	378,750,177.00
	Total	4.96%	2,086,565,352.02
Inve	estor Default Amount		
(a)	The Aggregate Investor Default A for the related Monthly Period	Amount	\$2,384,726.20
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$2,074,711.77
(c)	The Class B Investor Default Amo	ount	\$107,312.71
(d)	The Collateral Default Amount for the related Monthly Period	or	\$202,701.72
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00

3.

(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	\$7,802,043.91
	(b)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$403 , 554.07
	(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	\$762,268.45
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	\$7,489,387.66

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

			on the related Transfer Date		\$387,382.1	9
		(c)	The amount of Collateral Avails Funds on deposit in the Finance Account on the related Transfer	e Charge	\$731,721.5	8
	11.	Port	tfolio Yield			
		(a)	The Portfolio Yield for the remonthly Period	lated	;	13.74%
		(b)	The Portfolio Adjusted Yield			5.21%
С.	Floa	ating	Rate Determinations			
			tes for the Interest Period of mber 15, 1998 through January 1	4, 1999:	5.53547%	
					ERICA BANK, L ASSOCIATION, r	
Dav:	id Ma	artin:	i			
					David Martini 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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$4.904433
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	\$5.042210
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	\$5.220486
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	\$81,532, 	391.29
	(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	\$4,217,1	90.78
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,965,8 	05.83
2.	Prin	cipal Receivables in the Trust		
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period		703,888.09
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period	\$750 , 000	,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period	\$750 , 000	,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652 , 500	,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500, 	000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$33,750,0	00.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$63,750,0 	00.00
	(h)	The Floating Investor Percentage with respect to the period:		
		December 1, 1998 through December 31, 1998	1.86%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthly		0.045000
	(k)	The Collateral Floating Allocation with respect to the related 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 	
The	nquent Balances aggregate amount of outstanding			
	<pre>delinquent as of the end of the ted Monthly Period:</pre>	day on the .	last day of the	
		Percentage of Total Receivables		
(a)	35 - 64 days:	1.80%	756,061,676.29	
(b)	65 - 94 days:	0.99%	416,499,872.83	
(c)	95 - 124 days:	0.69%	291,135,349.96	
(d)	125 - 154 days:	0.58%	244,118,275.94	
(e)	155 or more days:	0.90%	378,750,177.00	
	Total	4.96%	2,086,565,352.02	
Inve	stor Default Amount			
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,110,512.10	
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,706,145.67	
(c)	The Class B Investor Default Amount for the related Monthly Period		\$139,972.99	
(d)	The Collateral Default Amount for the related Monthly Period		\$264,393.44	
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 5 (c) above per \$1,000 of origi 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 \$10,176,578.60 _____ (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$526,374.55 (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 \$994,263.20 Interest 9. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals \$ 0.00 (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date from the Reserve Account (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the \$ 0.00 related Transfer Date. 10. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9.768.766.10 _____ (b) The amount of Class B Available Funds

on deposit in the Finance Charge Account

\$505,280.80

on the related Transfer Date

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

\$954,419.45

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.74%

(b) The Portfolio Adjusted Yield

5.34% -----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of December 15, 1998 through January 14, 1999: 5.53547%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

1995-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$5.128322
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	\$5.386655
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

(.)	The second of th	
(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	\$62,508,168.32
(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	\$3,233,182.45
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,107,119.10
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	\$41,270,703,888.09
(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:	
	December 1, 1998 through December 31, 1998	1.43%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000

(k)	The Collateral Floating Allocation	
(/	with respect to the related Monthly Period	0.085000
(1)	The Fixed Investor Percentage 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 Acco	unts which

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

Percentage Aggregate

\$ 0.00

			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.80%	756,061,676.29
(b)	65 - 94 days:		0.99%	416,499,872.83
(c)	95 - 124 days:		0.69%	291,135,349.96
(d)	125 - 154 days:		0.58%	244,118,275.94
(e)	155 or more days:		0.90%	378,750,177.00
		Total	4.96%	2,086,565,352.02

		10001 1.500	2,000,000,002.02
4.	Inve	stor Default Amount	
	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,384,726.20
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,074,711.77
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$107,312.71
	(d)	The Collateral Default Amount for the related Monthly Period	\$202,701.72
5.	Inve	stor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00

(d) The aggregate amount of Class B

Monthly Period

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

		Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	estor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$521,093.75
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

	(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	\$7,710,573.61
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$387,382.19
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$731,721.58
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 to the Class A Contribution	60 022 000 06
		in respect of the Class A Certificates	\$8,023,229.86
	(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	\$403,554.07
	(c)	The aggregate amount of Collections of	

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the

			related Monthly Period which we allocated in respect of the Col Interest		\$762,268.4	
	1.1					
	11.	Swa	p Cash Flows			
		(a)	The amount of the Net Swap Rece for the related Transfer Date	eipt	\$221,185.9	5
		(b)	The amount of the Net Swap Payr for the related Transfer Date	nent	\$ 0.00	
	12.	Por	tfolio Yield			
		(a)	The Portfolio Yield for the red Monthly Period	lated		13.74%
		(b)	The Portfolio Adjusted Yield			5.29%
C.	Flo	ating	Rate Determinations			
	Dec		tes for the Interest Period of 15, 1998 through January 14, 19	999: 5.5354	7%	
D	Tnf	ormot	ion regarding the status of the			
D.			Rate Swap and the Swap Counterp	party		
	1.		Mark-to-Market Amount, if any, it ted Monthly Period.	for the	\$	N/A
	2.		the Interest Reserve Account bee blished?	∍n		No
	3.	Has fund	the Interest Reserve Account beed?	en		No
	4.		aggregate amount of funds withda Interest Reserve Account, if any		\$ 0.00	
	5.		many funds withdrawn from the Irrve Account were utilized?	nterest		
		none				
	6.	Has	the Interest Rate Swap been Term	minated?		No
	7.	Long	Term Credit Rating of the Swap	Counterparty		AAA/Aaa
				MBNA AMERICA NATIONAL ASSO Servicer		
Dav:	id M	artin	i			
				By: Name: David Title: Vice	d Martini President	

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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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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 \$5.041667 5. The amount of distribution in respect \$0.000000 of Class A Deficiency Amounts _____ 6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$5.016377 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 \$5.232668 -----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	\$54,354,929.10
	(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	\$2,811,463.97
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,310,538.99
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	\$41,270,703,888.09
	(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:	
	Dec	ember 1, 1998 through December 31, 1998 1.2	24%
	(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	ion	
	with respect to the related Mon Period	nthly	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 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 edelinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.80%	756,061,676.29
(b)	65 - 94 days:	0.99%	416,499,872.83
(c)	95 - 124 days:	0.69%	291,135,349.96
(d)	125 - 154 days:	0.58%	244,118,275.94
(e)	155 or more days:	0.90%	378,750,177.00
	Total	4.96%	2,086,565,352.02
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,073,675.06
(b)	The Class A Investor Default Am for the related Monthly Period	nount	\$1,804,097.22
(c)	The Class B Investor Default Am for the related Monthly Period	nount	\$93,315.45
(d)	The Collateral Default Amount f the related Monthly Period	For	\$176,262.39
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00

3.

4.

- 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

\$ 0.00

\$ 0.00

- Monthly Period
- (d) The aggregate amount of Class B Investor Charge Offs set forth in

		5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly 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	\$6,606,295.12
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$336,854.17
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$636,279.76
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	\$6,878,170.12
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B	

Certificates

\$350,916.67

		(c)	The aggregate amount of Finance Charge Receivabl Membership Fees processe related Monthly Period wallocated in respect of Interest	es and Annual ed during the which were	\$662,842.2	16
	11.	Swap	Cash Flows			
		(a)	The amount of the Net Sw for the related Transfer		\$93 , 783.95	i
		(b)	The amount of the Net Sw for the related Transfer		\$ 0.00	
	12.	Port	folio Yield			
			The Portfolio Yield for t Monthly Period	the related		13.74%
		(b)	The Portfolio Adjusted Yi	eld		5.42%
С.	Flo	ating	Rate Determinations			
			es for the Interest Peric er 15, 1998 through Janua		53547%	
D.			on regarding the status of Rate Swap and the Swap Co			
	1.		Mark-to-Market Amount, if ed Monthly Period.	any, for the	\$	N/A
	2.		he Interest Reserve Accou lished?	nt been		No
	3.	Has t funde	he Interest Reserve Accou	nt been		No
	4.		ggregate amount of funds nterest Reserve Account,		\$ 0.00	
	5.		ny funds withdrawn from t ve Account were utilized?			
		none				
	6.	Has t	he Interest Rate Swap bee	n Terminated?		No
	7.		Term Credit Rating of the erparty	e Swap		AAA/Aaa
				MBNA AMERIC NATIONAL AS: Servicer		
Dav	id M	artini				
				By:		
				Title: Vice	e rresident	

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$4.956099
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	\$5.042210
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	\$5.300544
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	\$54,354,929.10
	(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	\$2,811,463.97
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,310,538.99
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	\$41,270,703,888.09
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		December 1, 1998 through December 31, 1998	1.24%
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000

(k)	The Collateral Floating Allocat with respect to the related Mon Period		0.085000
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wi 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		
rela	ted Monthly Period:	Percentage	Aggregate
		of Total	
(a)	35 - 64 days:	1.80%	756,061,676.29
(b)	65 - 94 days:	0.99%	416,499,872.83
(c)	95 - 124 days:	0.69%	291,135,349.96
(d)	125 - 154 days:	0.58%	244,118,275.94
(e)	155 or more days:	0.90%	378,750,177.00
	Tota		2,086,565,352.02
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,073,675.06
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,804,097.22
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$93,315.45
(d)	The Collateral Default Amount f the related Monthly Period	or	\$176,262.39
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
	<u>.</u>		

3.

4.

(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	\$6,512,511.17
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$336,854.17
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$636,279.76
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	\$6,784,386.17
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the	

		related Monthly Period which wallocated in respect of the Cl Certificates		\$350,916.67
	(c)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed duri related Monthly Period which wallocated in respect of the Co Interest	d Annual ing the vere	\$662,842.26
11.	Por	cfolio Yield		
	(a)	The Portfolio Yield for the rel Monthly Period	lated	13.74%
	(b)	The Portfolio Adjusted Yield		5.28%
LIBO	DR De	terminations		
		tes for the Interest Period of 15, 1998 through January 14, 19	999:	5.53547%
			MBNA AMERICA NATIONAL ASS Servicer	· ·

Bruce Crescenzo

C.

1995-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$5.500000
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	\$5.140968
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	\$ 56,854,004.31
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 2,342,883.20
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 3,280,039.52
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,270,703,888.09
(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:	
	December 1, 1998 through December 31, 1998	1.24%
(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 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 adelinquent as of the end of the ted Monthly Period:		
		of Total	e Aggregate Account s Balance
(a)	35 - 64 days:	1.80%	756,061,676.29
(b)	65 - 94 days:	0.99%	416,499,872.83
(c)	95 - 124 days:	0.69%	291,135,349.96
(d)	125 - 154 days:	0.58%	244,118,275.94
(e)	155 or more days:	0.90%	378,750,177.00
	Total		2,086,565,352.02
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,073,674.84
(b)	The Class A Investor Default Am for the related Monthly Period		\$1,887,044.13
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$77 , 762.75
(d)	The Collateral Default Amount f the related Monthly Period	or	\$108,867.96
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origin 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	\$7,096,311.48
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$292,430.22
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$409,402.67
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	\$6,811,936.48
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$280,711.47
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$392,996.42

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date \$313,076.28

(b) The amount of the Net Swap Payment for the related Transfer Date \$0.00

(a) The Portfolio Yield for the related Monthly Period

13.74%

(b) The Portfolio Adjusted Yield

4.50%

C. Floating Rate Determinations

LIBOR rates for the Interest Period Collateral Interest Determination

December 15, 1998 through January 14, 1999: 5.53547%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:_____

Name: David Martini
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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$4.913044
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	\$4.999155
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	\$5.132627
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	\$81,532,391.29
	(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	\$4,217,190.78
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,965,805.83
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,270,703,888.09
	(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:	
		December 1, 1998 through December 31, 1998	1.86%
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000

(k)	The Collateral Floating Allocat: with respect to the related Mont Period		0.085000	
(1)	The Fixed Investor Percentage was respect to the related Monthly N		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 N		N/A 	
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 	
Deli	nquent Balances			
were	aggregate amount of outstanding be delinquent as of the end of the ted Monthly Period:			
		Percentage of Total Receivables		
(a)	35 - 64 days:	1.80%	756,061,676.29	
(b)	65 - 94 days:	0.99%	416,499,872.83	
(c)	95 - 124 days:	0.69%	291,135,349.96	
(d)	125 - 154 days:	0.58%	244,118,275.94	
(e)	155 or more days:	0.90%	378,750,177.00	
	Tota	al 4.96% 2	2,086,565,352.02	
Inve	stor Default Amount			
(a)	The Aggregate Investor Default a for the related Monthly Period	Amount	\$3,110,512.10	
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$2,706,145.67	
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$139 , 972.99	
(d)	The Collateral Default Amount for the related Monthly Period	or	\$264,393.44	
Investor 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 remonthly Period	lated	\$ 0.00	

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(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (q) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri-\$ 0.00 bution Date (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding \$ 0.00 this Distribution Date _____ 6. Investor Servicing Fee (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$679,687.50 (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly \$35,156.25 -----(c) The amount of the Collateral Servicing Fee payable by the Trust to the

Servicer for the related Monthly

Period

\$66,406.25

	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$63,750,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$33,750,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,768,766.10
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$505,280.80
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$954,419.45

- 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 \$10,176,578.60

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

\$526,374.55

(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

\$994,263.20

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.74%

(b) The Portfolio Adjusted Yield

5.34% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of December 15, 1998 through January 14, 1999: 5.53547%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:_

Name: David Martini Title: Vice President

1995-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$4.964710
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	\$5.068044
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	\$5.283321
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	\$54,354,929.10
(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	\$2,811,463.97
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,310,538.99
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,270,703,888.09
(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:	
	December 1, 1998 through December 31, 1998	1.24%
(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:	1.80%	756,061,676.29	
(b)	65 - 94 days:	0.99%	416,499,872.83	
(c)	95 - 124 days:	0.69%	291,135,349.96	
(d)	125 - 154 days:	0.58%	244,118,275.94	
(e)	155 or more days:	0.90%	378,750,177.00	
	Total	4.96%	2,086,565,352.02	
Inve	estor Default Amount			
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,073,675.06	
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,804,097.22	
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$93,315.45	
(d)	The Collateral Default Amount f the related Monthly Period	or	\$176,262.39	
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 origi	in		

4.

	certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,512,511.17
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$336,854.17
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$636,279.76
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	\$6,784,386.17
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were	

allocated in respect of the Class B Certificates \$350,916.67 (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 \$662,842.26 Interest 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 13.74% _____ (b) The Portfolio Adjusted Yield 5.27% -----C. LIBOR Determinations

December 15, 1998 through January 14, 1999: 5.53547%

LIBOR rates for the Interest Period of

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

Ву:___

Name: David Martini 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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$4.947488
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	\$5.059432
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	\$5.171377
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	\$76,096,896.76
		the class h certificates	
	(1.)	T)	
	(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	\$3,936,048.34
	(c)	The aggregate amount of Collections	
		of Principal Receivables processed	
		during the related Monthly Period which were allocated in respect of	
		the Collateral Interest	\$7,434,752.41
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	\$41,270,703,888.09
	(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
	(-)	mb	
	(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	¢700 000 000 00
		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)		
		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	
	19/	the Trust represented by the Collateral	
		Interest as of the end of the day on the	AFO FOO OOO OO
		last day of the related Monthly period	\$59,500,000.00
	(h)	The Floating Investor Percentage with	
		respect to the period:	
		December 1, 1998 through December 31, 1998	1.74%
	/ ÷ \	The Class A Floating Allti-	
	(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	
	(22)	with respect to the related Monthly	
		Period	0.085000

(1)	The Fixed Investor Percentage wirespect to the related Monthly F		N/A
(m)	The Class A Fixed Allocation wit respect to the related Monthly F		N/A
(n)	The Class B Fixed Allocation wit respect to the related Monthly F		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly F		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding be delinquent as of the end of the sted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.80%	756,061,676.29
(b)	65 - 94 days:	0.99%	416,499,872.83
(c)	95 - 124 days:	0.69%	291,135,349.96
(d)	125 - 154 days:	0.58%	244,118,275.94
(e)	155 or more days:	0.90%	378,750,177.00
	Total		2,086,565,352.02
Inve	estor Default Amount		
(a)	The Aggregate Investor Default A for the related Monthly Period	Amount	\$2,903,144.77
(b)	The Class A Investor Default Amo	ount	\$2,525,735.95
(c)	The Class B Investor Default Amo	ount	\$130,641.59
(d)	The Collateral Default Amount for the related Monthly Period	or	\$246,767.23
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	lated	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	Lated	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth i 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	\$9,117,514.95
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$471,595.91
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$890,791.59
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	\$9,498,139.95
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$491,283.41
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the	

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

\$927,979.09

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.74% -----

(b) The Portfolio Adjusted Yield

5.30%

C. LIBOR Determinations

LIBOR rates for the Interest Period of December 15, 1998 through January 14, 1999: 5.53547%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

1996-A

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$4.990544
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	\$5.085266
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	\$5.398812
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	\$54,354,929.10
	(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	\$2,811,463.97
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,310,538.99
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	\$41,270,703,888.09
	(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:	
		December 1, 1998 through December 31, 1998	1.24%
	(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		N/A
	-		
(m)	The Class A Fixed Allocation with		27 / 2
	respect to the related Monthly N	Period	N/A
(n)	The Class B Fixed Allocation with	th	
	respect to the related Monthly	Period	N/A
(.)			
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	inquent Balances		
were	aggregate amount of outstanding R e delinquent as of the end of the ated Monthly Period:		
			Aggregate
		of Total Receivables	
(a)	35 - 64 days:	1.80%	756,061,676.29
(b)	65 - 94 days:	0.99%	416,499,872.83
(c)	95 - 124 days:	0.69%	291,135,349.96
(d)	125 - 154 days:	0.58%	244,118,275.94
(e)	155 or more days:	0.90%	378,750,177.00
	Total	4.96%	2,086,565,352.02
Tnrr	estor Default Amount		
(a)	The Aggregate Investor Default A for the related Monthly Period	Amount	\$2,073,675.06
(b)	The Class A Investor Default Amo		\$1,804,097.22
(c)	The Class B Investor Default Amo	ount	100 045 45
	for the related Monthly Period		\$93,315.45
(d)	The Collateral Default Amount fo	or	
	the related Monthly Period		\$176,262.39
Tnuc	estor Charge Offs		
	-		
(a)	The aggregate amount of Class A Investor Charge Offs for the re	lated	
	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	laı	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re-	lated	
	Monthly Period		\$ 0.00
/ ۵۱	The aggregate amount of Class D		
(d)	The aggregate amount of Class B Investor Charge Offs set forth in		
	5 (c) above per \$1,000 of original certificate principal amount	nal	\$ 0.00

(e) The aggregate amount of Collateral

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		Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,512,511.17
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$336,854.17
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$636,279.76
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	\$6,784,386.17
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$350 , 916.67
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were	

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.74%

(b) The Portfolio Adjusted Yield

5.23% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of December 15, 1998 through January 14, 1999: 5.53547%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:
Name: David Martini
Title: Vice President

1996-B

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - 4. The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - 6. The amount of distribution in respect of Class A Additional Interest
 - 7. The amount of distribution in respect of Class B Monthly Interest
 - 8. The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000 -----

\$0.000000

\$4.887210

\$0.000000 -----

\$0.000000

\$5.007766

\$0.000000 _____

\$0.000000

\$5.218738

\$0.000000

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

		which were allocated in respect of the Class A Certificates	\$54,354,929.10
	(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	\$2,811,463.97
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,310,538.99
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	\$41,270,703,888.09
	(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
		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:	
		December 1, 1998 through December 31, 1998	1.24%
	(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		N/A
	-		
(m)	The Class A Fixed Allocation with		27 / 2
	respect to the related Monthly N	Period	N/A
(n)	The Class B Fixed Allocation with	th	
	respect to the related Monthly	Period	N/A
(.)			
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	inquent Balances		
were	aggregate amount of outstanding R e delinquent as of the end of the ated Monthly Period:		
			Aggregate
		of Total Receivables	
(a)	35 - 64 days:	1.80%	756,061,676.29
(b)	65 - 94 days:	0.99%	416,499,872.83
(c)	95 - 124 days:	0.69%	291,135,349.96
(d)	125 - 154 days:	0.58%	244,118,275.94
(e)	155 or more days:	0.90%	378,750,177.00
	Total	4.96%	2,086,565,352.02
Tnrr	estor Default Amount		
(a)	The Aggregate Investor Default A for the related Monthly Period	Amount	\$2,073,675.06
(b)	The Class A Investor Default Amo		\$1,804,097.22
(c)	The Class B Investor Default Amo	ount	100 045 45
	for the related Monthly Period		\$93,315.45
(d)	The Collateral Default Amount fo	or	
	the related Monthly Period		\$176,262.39
Tnuc	estor Charge Offs		
	-		
(a)	The aggregate amount of Class A Investor Charge Offs for the re	lated	
	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	laı	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re-	lated	
	Monthly Period		\$ 0.00
/ ۵۱	The aggregate amount of Class D		
(d)	The aggregate amount of Class B Investor Charge Offs set forth in		
	5 (c) above per \$1,000 of original certificate principal amount	nal	\$ 0.00

(e) The aggregate amount of Collateral

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		Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,512,511.17
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$336,854.17
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$636,279.76
10.	Coll	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,784,386.17
		In respect of the crass A certificates	
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$350,916.67
	(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 \$662,842.26 Interest

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.74%

(b) The Portfolio Adjusted Yield

5.36% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of
December 15, 1998 through January 14, 1999: 5.53547%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:
Name: David Martini
Title: Vice President

1996-C

SERIES 1996-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$4.895821
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	\$5.016377
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	\$5.154155
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	\$106,210,778.20
(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	\$9,371,537.74
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,371,537.74
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	\$41,270,703,888.09
(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:	
	December 1, 1998 through December 31, 1998	2.48%
(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	0.075000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075000

(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.80%	756,061,676.29
(b)	65 - 94 days:	0.99%	416,499,872.83
(c)	95 - 124 days:	0.69%	291,135,349.96
(d)	125 - 154 days:	0.58%	244,118,275.94
(e)	155 or more days:	0.90%	378,750,177.00
	Total	4.96%	2,086,565,352.02
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$4,147,349.66
(b)	The Class A Investor Default Am for the related Monthly Period	nount	\$3,525,247.30
(c)	The Class B Investor Default Am for the related Monthly Period	nount	\$311,051.18
(d)	The Collateral Default Amount f the related Monthly Period	for	\$311,051.18
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 E Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class E Investor Charge Offs set forth 5 (c) above per \$1,000 of origi 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	\$12,725,595.91
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,122,846.53
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,122,846.53
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	\$13,256,845.91
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,169,721.53
	(c)	The aggregate amount of Collections of	

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual

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

\$1,169,721.53 _____

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.74% -----

(b) The Portfolio Adjusted Yield

5.35%

C. LIBOR Determinations

LIBOR rates for the Interest Period of December 15, 1998 through January 14, 1999: 5.53547%

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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$4.913044
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	\$5.033599
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	\$5.261794
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	\$79,658,083.58
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,028,654.63
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,028,654.63
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	\$41,270,703,888.09
	(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:	
		December 1, 1998 through December 31, 1998	1.86%
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
	(j)	The Class B Floating Allocation with respect to the related Monthly period	0.075000

(k)	The Collateral Floating Allocat with respect to the related Mon Period		0.075000
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation 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 le delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	
(a)	35 - 64 days:	1.80%	756,061,676.29
(b)	65 - 94 days:	0.99%	416,499,872.83
(c)	95 - 124 days:	0.69%	291,135,349.96
(d)	125 - 154 days:	0.58%	244,118,275.94
(e)	155 or more days:	0.90%	378,750,177.00
	Total	4.96%	2,086,565,352.02
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$ 3,110,512.33
(b)	The Class A Investor Default Ame for the related Monthly Period	ount	\$2,643,935.47
(c)	The Class B Investor Default Ame for the related Monthly Period	ount	\$233,288.43
(d)	The Collateral Default Amount for the related Monthly Period	or	\$233,288.43
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of original certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re- Monthly Period		\$ 0.00

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(d) The aggregate amount of Class B

	Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	pe \$ 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.	Δwai	lable Funds	
٠.			
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,544,196.96
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$842,135.01
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$842,135.01
10.	Co.1	lection of Finance Charge Receivables	
10.	(a)	·	\$9,942,634.46
	(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	\$877,291.26

Certificates

\$877,291.26

(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

\$877,291.26

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.74%

(b) The Portfolio Adjusted Yield

5.32%

C. LIBOR Determinations

LIBOR rates for the Interest Period of December 15, 1998 through January 14, 1999:

Class A and Class B determination -

5.53547%

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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$4.921655
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	\$5.068044
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	\$5.406122
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	\$53,105,389.08
	(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	\$4,685,771.49
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,685,771.49
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	\$41,270,703,888.09
	(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:	
		December 1, 1998 through December 31, 1998	1.24%
	(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 Callabara Diagram 23 and the	

(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 $\mbox{Accounts}$ which were delinquent as of the end of the day on the last day of the related Monthly Period:

				Aggregate Account Balance	
(a)	35 - 64 days:		1.80%	756,061,676.29	
(b)	65 - 94 days:		0.99%	416,499,872.83	
(c)	95 - 124 days:		0.69%	291,135,349.96	
(d)	125 - 154 days:		0.58%	244,118,275.94	
(e)	155 or more days:		0.90%	378,750,177.00	
		Total	4.96%	2,086,565,352.02	
Investor Default Amount					

4. In

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,073,674.96
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,762,623.62
(c)	The Class B Investor Default Amount for the related Monthly Period	\$155 , 525 . 67
(d)	The Collateral Default Amount for the related Monthly Period	\$155,525.67

5. Investor Charge Offs

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

\$ 0.00

(d) The aggregate amount of Class B

Monthly Period

	Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00			
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00			
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00			
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00			
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00			
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00			
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00			
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00			
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00			
Investor Servicing Fee					
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33			
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50			
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50			
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00			

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,362,797.98
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$561,423.55
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$561,423.55
10.	Collection of Finance Charge Receivables		
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,628,422.98
	(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 $\ensuremath{\mathsf{B}}$

\$584,861.05

(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

\$584,861.05

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.74%

(b) The Portfolio Adjusted Yield

5.30%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

December 15, 1998 through January 14, 1999: 5.53547%

- -----

Collateral Interest Determination for the Interest

Period of

December 14, 1998 to January 14, 1999: 5.54391%

- -----

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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 1998 is set forth below.

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

- A. Information Regarding the Current Monthly
 Distribution to Certificateholders (Stated on the Basis of
 \$1,000 Original Certificate Principal Amount).
 - \$1,000 Original Certificate Principal Amount).

 1. The amount of distribution in respect

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

of Class A Monthly Principal

\$0.000000

4. The amount of distribution in respect

\$5.204478

\$0.000000

of Collateral Monthly Interest

 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

\$4.738126

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

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

\$4.884515

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

\$ 0.000000

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

\$0.000000

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

\$ 0.00

	2.		amount of the current quarterly erest distribution in respect of ss A	\$ 0.00
	3.	inte Clas	amount of the current quarterly erest distribution in respect of ss A set forth in 2 above per \$1,000 original certificate principal	\$ 0.000000
	4.		amount of the current quarterly erest distribution in respect of ss B	\$ 0.00
	5.	inte Clas	amount of the current quarterly erest distribution in respect of as B set forth in 4 above per \$1,000 original certificate principal unt	\$ 0.000000
D.	Inf	ormat	tion 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	\$127,452,933.91
		(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$11,245,845.32
			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	\$11,245,845.32
	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	\$41,270,703,888.09
		(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	\$1,200,000,000.00
		(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	\$1,020,000,000.00
		(f)	The amount of Principal Receivables in the Trust represented by the	

Class B	Invest	or Inte	rest	as of	-
the end	of the	day on	the	last	day
of the	related	Monthl	y Per	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:

December 1, 1998 through December 31, 1998 2.97%

(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:		1.80%	756,061,676.29
(b)	65 - 94 days:		0.99%	416,499,872.83
(c)	95 - 124 days:		0.69%	291,135,349.96
(d)	125 - 154 days:		0.58%	244,118,275.94
(e)	155 or more days:		0.90%	378,750,177.00
		Total	4.96%	2,086,565,352.02

4. Investor Default Amount

(a)	The	Aggı	regate	Invest	or D	efault	Amount
	for	the	relate	ed Montl	nly	Period	

\$4,976,819.52

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

\$4,230,296.74

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

\$373,261.39

	(d)	The Collateral Default Amount for the related Monthly Period	\$37	3,261.39
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
		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)	\$10,204,829.00

(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$4,832,888.63
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$439,606.35
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$22,698.02
10. Ava	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$15,293,413.07
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,347,415.85
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,347,415.85
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	\$15,930,913.07
(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	\$1,403,665.85
(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	\$1,403,665.85
12. Poi	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	13.76%
(b)	The Portfolio Adjusted Yield	5.33%
LIBOR De	eterminations	
LIBOR ra	ates for the related Interest Period:	
Class A	and Class B determination -	5.40234%
Collate	ral Interest determination -	5.54391%

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MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:
Name: David Martini
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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$4.895821
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	\$5.076655
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	\$5.247534
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	\$106,210,778.20
	(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	\$9,371,537.74
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,371,537.74
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	\$41,270,703,888.09
	(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:	
		December 1, 1998 through December 31, 1998	2.48%
	(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
(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:		1.80%	756,061,676.29
(b)	65 - 94 days:		0.99%	416,499,872.83
(c)	95 - 124 days:		0.69%	291,135,349.96
(d)	125 - 154 days:		0.58%	244,118,275.94
(e)	155 or more days:		0.90% 	378,750,177.00
		Total	4.96%	2,086,565,352.02

4. Investor Default Amount

	for the related Monthly Period	\$ 4,147,349.66
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,525,247.30
(c)	The Class B Investor Default Amount for the related Monthly Period	\$311,051.18

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

(a) The Aggregate Investor Default Amount

\$311,051.18

5. Investor Charge Offs

(a)	The	aggre	egate	ar	nount	of	Class	: A
	Inve	estor	Charg	ſe	Offs	for	the	related
	Mont	thly E	Period	l				

\$ 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 \$ 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 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 \$12,725,595.91 (b) The amount of Class B Available Funds

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

on the related Transfer Date

(c) The amount of Collateral Available

on deposit in the Finance Charge Account

\$1,122,846.53

(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 \$13,256,845.91 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$1,169,721.53 _____ (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,169,721.53 11. Portfolio Yield (a) The Portfolio Yield for the related 13.74% Monthly Period (b) The Portfolio Adjusted Yield 5.34% C. LIBOR Determinations LIBOR rates for the Interest Period of December 15, 1998 through January 14, 1999: Class A and Class B determination -5.53547% December 14, 1998 to January 14, 1999: Collateral Interest determination -5.54391% MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:

Name: David Martini 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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$4.878599
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	\$5.068044
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	\$5.290589
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	\$106,210,778.20
	(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	\$9,371,537.74
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,371,537.74
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	\$41,270,703,888.09
	(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:	
		December 1, 1998 through December 31, 1998	2.48%
	(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 Mont Period	thly	0.075000
	(1)	The Fixed Investor Percentage was respect to the related Monthly N		N/A
	(m)	The Class A Fixed Allocation with respect to the related Monthly 1		N/A
	(n)	The Class B Fixed Allocation with respect to the related Monthly N		N/A
	(0)	The Collateral Fixed Allocation respect to the related Monthly 1		N/A
3.	Deli	nquent Balances		
	were	aggregate amount of outstanding be delinquent as of the end of the ted Monthly Period:		
			Percentage of Total Receivables	Aggregate Account Balance
	(a)	35 - 64 days:	1.80%	756,061,676.29
	(b)	65 - 94 days:	0.99%	416,499,872.83
	(c)	95 - 124 days:	0.69%	
	(d)	125 - 154 days:	0.58%	244,118,275.94
	(e)	155 or more days:	0.90%	378,750,177.00
		Total	4.96%	2,086,565,352.02
4.	Inve	stor Default Amount		
	(a)	The Aggregate Investor Default is for the related Monthly Period	Amount	\$ 4,147,349.66
	(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$3,525,247.30
	(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$311,051.18
	(d)	The Collateral Default Amount for the related Monthly Period	or	\$311,051.18
5. 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 remonthly 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 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 \$12,725,595.91 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,122,846.53 (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,122,846.53 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 \$13,256,845.91 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$1,169,721.53

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual

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

\$1,169,721.53 _____

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.74%

(b) The Portfolio Adjusted Yield

5.35%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

December 15, 1998 through January 14, 1999: Class A and Class B determination -

5.53547%

December 14, 1998 to January 14, 1999: Collateral Interest determination -

5.54391%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo Title: Vice President

1996-K

\$0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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).

of any accrued and unpaid Collateral

Monthly Interest

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

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

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

 4. The amount of distribution in respect of Collateral Monthly Interest \$5.193800

 5. The amount of distribution in respect
- B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of the current monthly accumulation in respect of Class A Monthly Interest \$4.677848 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 ${\tt B}$ Monthly Interest \$4.858682 -----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

1.		total amount of distribution from Interest Funding Account	\$ 0.00
2.		amount of the current quarterly rest distribution in respect of s A	\$ 0.00
3.	inte Clas	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal nt	\$ 0.000000
4.		amount of the current quarterly rest distribution in respect of s B	\$ 0.00
5.	inte Clas	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$ 0.000000
Inf	ormat	ion Regarding the Performance of the Trust	
1.	Coll	ection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$53,105,389.08
	(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	\$4,685,771.49
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,685,771.49
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	\$41,270,703,888.09
	(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:		
	December 1, 1998 through December 31, 1998	1.24%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.850000
(j)	The Class B Floating Allocation with respect to the related Monthly period		0.075000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Collateral Fixed Allocation with		
	respect to the related Monthly Period		N/A

3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.80%	756,061,676.29
(b)	65 - 94 days:		0.99%	416,499,872.83
(c)	95 - 124 days:		0.69%	291,135,349.96
(d)	125 - 154 days:		0.58%	244,118,275.94
(e)	155 or more days:		0.90%	378,750,177.00
		Total	4.96%	2,086,565,352.02

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,073,674.96
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,762,623.62
(c)	The Class B Investor Default Amount for the related Monthly Period	\$155,525.67

(d) The Collateral Default Amount for

\$155,525.67

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)	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
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
Prin	cipal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related	\$ 0.00
(e)		\$ 0.00
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)	\$4,200,553.75
	(c) (d) Real (a) (b) (c) (d) (rinter) (d)	Fee payable by the Trust to the Servicer for the related Monthly Period (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date (c) The Collateral Interest as of the close of business on this Distribution Date (d) The Class B Investor Interest as of the close of business on this Distribution Date Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) (b) The Accumulation Shortfall with respect to the related Monthly Period (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date (d) The amount of all or the portion of the Reserve Daw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date Interest Funding Account (a) The aggregate amount on deposit in the Finance Charge Account on the related Transfer Date Interest Funding Account (a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date

(b) The aggregate amount deposited into

\$442,708.33

Period

	the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$1,988,085.54 			
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$182,200.56			
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$9,342.45			
10. Av	ailable Funds				
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,372,140.43			
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$561,423.55			
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$561,423.55 			
11. Co	llection of Finance Charge Receivables				
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,637,765.43 			
(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	\$584,861.05			
(0)	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	\$584,861.05			
12. Po	rtfolio Yield				
(a)	The Portfolio Yield for the related Monthly Period	13.76%			
(b)	The Portfolio Adjusted Yield	5.39%			
LIBOR D	LIBOR Determinations				
LIBOR r	ates for the related Interest Period:				
Class A	and Class B determination -	5.40234%			
Collate	ral Interest determination -	5.54391%			

Ε.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1996-L

CLASS A CUSIP 55262TBV4 CLASS B CUSIP 55262TBW2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

of Class A Monthly Principal

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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
 - 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. 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

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

accumulation in respect of Class A Deficiency Amounts

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

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

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

\$4.763959

\$0.000000

\$5.406839

\$0.000000

\$0.000000

\$4.953404

\$ 0.000000

\$0.000000

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

	the I	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 riginal certificate principal	\$ 0.00000
4.		amount of the current quarterly rest distribution in respect of 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	\$ 0.000000
T 6.		in December the December of the Mount	
		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	\$53,105,389.08
	(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	\$4,685,771.49
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,685,771.49
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	\$41,270,703,888.09
	(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:

December 1, 1998 through December 31, 1998 1.24%

(i) The Class A Floating Allocation with respect to the related Monthly ${\tt Period}$

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:		1.80%	756,061,676.29
(b)	65 - 94 days:		0.99%	416,499,872.83
(c)	95 - 124 days:		0.69%	291,135,349.96
(d)	125 - 154 days:		0.58%	244,118,275.94
(e)	155 or more days:		0.90%	378,750,177.00
		Total	4.96%	2,086,565,352.02

4. Investor Default Amount

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

\$2,073,674.96

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

\$1,762,623.62

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

\$155,525.67

	(d)	The Collateral Default Amount for the related Monthly Period	\$15	55,525.67
5.	Inve	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$	0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 	0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$	0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$	0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$	0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$	0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- 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	6440 700 33
		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)	\$4,278,262.08

\$4,278,262.08

(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,024,682.76			
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$185,752.65			
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$9,512.74			
10. Ava	ilable Funds				
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,372,310.72			
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$561,423.55			
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$561,423.55			
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	\$6,637,935.72			
(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	\$584,861.05			
(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	\$584,861.05			
12. Por	tfolio Yield				
(a)	The Portfolio Yield for the related Monthly Period	13.76%			
(b)	The Portfolio Adjusted Yield	5.28%			
LIBOR De	LIBOR Determinations				
LIBOR ra	tes for the related Interest Period:				
Class A	and Class B determination -	5.40234%			
Collater	al Interest determination -	5.54391%			

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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$0.00000
3.	of distribution in Monthly Principal	respect	\$0.000000
4.	of distribution in Monthly Interest	respect	\$4.904433
5.	of distribution in Deficiency Amounts	respect	\$0.000000
6.	of distribution in Additional Interest		\$0.000000
7.	of distribution in Monthly Interest	respect	\$5.068044
8.	of distribution in Deficiency Amounts	respect	\$0.000000
9.	of distribution in Additional Interest		\$0.000000
10.	of distribution in Monthly Interest	respect	\$5.584710
11.	of distribution in Deficiency Amounts	respect	\$0.000000
12.	of distribution in Additional Interest		\$ 0.00000

- 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	\$106,210,778.20
	(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	\$9,371,537.74
	(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	\$9,371,537.74
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	\$41,270,703,888.09
	(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:	
	December 1, 1998 through December 31, 1998 2.48%	
(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
(d)	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:		1.80%	756,061,676.29
(b)	65 - 94 days:		0.99%	416,499,872.83
(c)	95 - 124 days:		0.69%	291,135,349.96
(d)	125 - 154 days:		0.58%	244,118,275.94
(e)	155 or more days:		0.90%	378,750,177.00
		Total	4.96%	2,086,565,352.02

4. Investor Default Amount

	for the related Monthly Period	3 4,147,349.00
(α	for the related Monthly Period	\$ 4,147,349.66
(a) The Aggregate Investor Default Amount	

- (b) The Class A Investor Default Amount for the related Monthly Period \$
- for the related Monthly Period \$3,525,247.30

 (c) The Class B Investor Default Amount
- for the related Monthly Period \$311,051.18
- (d) The Class C Default Amount for the related Monthly Period

\$311,051.18

5. Investor Charge Offs

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

\$ 0.00

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

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	\$12,725,595.91	
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,122,846.53	
	(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,122,846.53	
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	\$13,256,845.91	
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,169,721.53	
	(c)		\$1,169,721.53	
12.	Por	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period	13.74%	
	(b)	The Portfolio Adjusted Yield	5.30% 	
LIBOR Determinations				
LIB	OR ra	tes for the Interest Period of		
		4000 . 1		

December 15, 1998 through January 14, 1999: 5.53547%

C.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1997-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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 \$4.861377 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 \$5.024988 _____ 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 \$5.290589 _____ 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	\$79,658,083.58
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,028,654.63
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,028,654.63
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	\$41,270,703,888.09
(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:	1.060
(j)	December 1, 1998 through December 31, 1998 The Class A Floating Allocation with respect to the related Monthly Period	0.850000

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

	period		0.075000
(1)	The Collateral Floating Alloca with respect to the related Mc Period		0.075000
(m)	The Fixed Investor Percentage respect to the related Monthly		N/A
(n)	The Class A Fixed Allocation we respect to the related Monthly		N/A
(0)	The Class B Fixed Allocation w respect to the related Monthly		N/A
(p)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	inquent Balances		
were	aggregate amount of outstanding e delinquent as of the end of thated Monthly Period:		
		Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:	1.80%	756,061,676.29
(b)	65 - 94 days:	0.99%	416,499,872.83
(c)	95 - 124 days:	0.69%	291,135,349.96
(d)	125 - 154 days:	0.58%	244,118,275.94
	155	0.000	270 750 177 00

4. Investor Default Amount

(e) 155 or more days:

3.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,110,512.33
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,643,935.47

- (c) The Class B Investor Default Amount for the related Monthly Period \$233,288.43
- (d) The Collateral Default Amount for the related Monthly Period \$233,288.43

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

0.90% 378,750,177.00

Total 4.96% 2,086,565,352.02

- (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

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	on \$56,250,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,544,196.96

(b) The amount of Class B Available Funds

		on deposit in the Finance Charg on the related Transfer Date	ge Account	\$842,135.	
	(c)	The amount of Collateral Availa Funds on deposit in the Finance Account on the related Transfer	e Charge	\$842,135.	01
10.	Coll	ection of Finance Charge Receiva	ables		
	(a)	The aggregate amount of Collect of Finance Charge Receivables a Membership Fees processed durir related Monthly Period, allocat in respect of the Class A Certi	and Annual ng the ced	\$9,942,63	4.46
	(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	\$877,291.	
	(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	\$877,291.	26
11.	Port	folio Yield			
	(a)	The Portfolio Yield for the rel Monthly Period	ated.		13.74%
	(b)	The Portfolio Adjusted Yield			5.37%
Floa	ating	Rate Determinations			
		tes for the related Interest Per and Class B determination -	riod:		3547%
Col	llater	al Interest determination -		5.5	4391%
			MBNA AMERICA NATIONAL ASS Servicer	•	
ce (Cresce	enzo			

Bruc

By:
Name: Bruce Crescenzo
Title: Vice Presiden

C.

	A CUSIP 55262TCF8 B CUSIP 55262TCG6	Exhibit 20.25				
FORM O	FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT					
SERIES	1997-E					
MBNA AI	MERICA BANK, NATIONAL ASSOCIATION					
MBNA M	ASTER CREDIT CARD TRUST II					
MONTHL	PERIOD ENDING DECEMBER 31, 1998					
the Di	Formation which is required to be prepared with restribution Date of January 15, 1999, and with respondence of the trust during the month of December, 1975, the below.	ect to the				
	lized terms used in this statement have their responses set forth in the Pooling and Servicing Agreement					
Di	Formation Regarding the Current Monthly stribution to Certificateholders (Stated on the Bas 000 Original Certificate Principal Amount).	sis of				
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	\$5.178645				
5.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000				
Fundin	Formation Regarding the current Monthly Accumulation account (Stated on the Basis of \$1,000 Original Copal Amount).					
1.	The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$4.673818				
2.	The amount of the current monthly accumulation in respect of Class A Deficiency Amounts	\$0.00000				
3.	The amount of the current monthly accumulation in respect of Class A Additional Interest	\$0.000000				
4.	The amount of the current monthly accumulation in respect of Class B	-				

6. The amount of the current monthly accumulation in respect of Class $\ensuremath{\mathsf{B}}$ Additional Interest

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

Monthly Interest

Deficiency Amounts

\$ 0.000000 -----

\$0.000000 -----

\$4.846041

Inf	ormat	ion Regarding the Current Quarterly Interest	Distribution
1.		total amount of distribution from Interest Funding Account	\$9,651,538.87
2.		amount of the current quarterly rest distribution in respect of s A	\$8,842,562.75
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	\$ 13.870687
4.		amount of the current quarterly rest distribution in respect of s B	\$808,976.12
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	\$ 14.381798
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	\$79,658,083.58
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,028,654.63
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,028,654.63
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	\$41,270,703,888.09
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-E as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-E as of the end of the day on the last day of the related Monthly Period	\$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

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		0,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period		,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period		,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		,000.00
(i)	The Floating Investor Percentage with respect to the period:		
	December 1, 1998 through December 31, 1998	1.86%	
(j)	The Class A Floating Allocation with respect to the related Monthly Period		0.850000
(k)	The Class B Floating Allocation with respect to the related Monthly period		0.075000
(1)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075000
(m)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A

3. Delinquent Balances

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

N/A -----

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

			Percentage of Total Receivables	Account
(a)	35 - 64 days:		1.80%	756,061,676.29
(b)	65 - 94 days:		0.99%	416,499,872.83
(c)	95 - 124 days:		0.69%	291,135,349.96
(d)	125 - 154 days:		0.58%	244,118,275.94
(e)	155 or more days:		0.90%	378,750,177.00
		Total	4.96%	2,086,565,352.02

4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,110,512.33
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,643,935.47
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$233,288.43
	(d)	The Collateral Default Amount for the related Monthly Period	\$233,288.43
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

(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. 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	60 (E1 E20 07
	but prior to withdrawals)	\$9,651,538.87
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,979,559.19
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$272,589.78
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$29,449.44
10. Ava	ilable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,573,646.40
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$842,135.01
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$842,135.01
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	\$9,972,083.90

(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

\$877,291.26

(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

\$877,291.26

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.79%

(b) The Portfolio Adjusted Yield

5.49%

E. Floating Rate Determinations

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

5.34766%

Collateral Interest determination -

5.54391%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Ву:_

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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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 \$5.016377 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 \$5.234373 -----11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000 _____
- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections

		of Principal Receivables processed during the related Monthly Period, which were allocated in respect of	
		the Class A Certificates	\$74,972,312.28
	(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	\$6,622,556.78
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,622,556.78
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	\$41,270,703,888.09
	(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:	
		December 1, 1998 through December 31, 1998	1.75%

(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	
	aggregate amount of outstanding balances in the Ac	

3.

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:		1.80%	756,061,676.29
(b)	65 - 94 days:		0.99%	416,499,872.83
(c)	95 - 124 days:		0.69%	291,135,349.96
(d)	125 - 154 days:		0.58%	244,118,275.94
(e)	155 or more days:		0.90%	378,750,177.00
		Total	4.96%	2,086,565,352.02

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$2,928,028.96

- (b) The Class A Investor Default Amount for the related Monthly Period \$2,488,409.80 -----
- (c) The Class B Investor Default Amount for the related Monthly Period \$219,809.58 -----
- (d) The Collateral Default Amount for the related Monthly Period \$219,809.58 -----

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

	(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	on \$53,000,000.00	
8.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0	.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0	.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.	.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00	
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.	
		(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	\$413,274.83
	(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	\$ 9,396,047.84
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$793,478.74
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$793,478.74
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	\$ 9,771,047.84
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 826,603.74
	(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	\$ 826,603.74

(f) Interest Earnings on funds on deposit

	(a)	The Portfolio Monthly Perio	Yield for the	e related	13	.74%
	(b)	The Portfolio	Adjusted Yiel	Ld	5.43	
C.	Floating	Rate Determina	tions			
		tes for the re		Period:	5.53547%	
	Collater	al Interest de	termination -		5.54391%	
D.		on regarding t Rate Swap and				
		e Interest Res ished?	erve Account k	peen		No
	2. Has the	e Interest Res 1?	erve Account k	peen		No
		gregate amount terest Reserve			\$	0.00
		y funds withdr e Account were		Interest		
	N/A					
	5. Has th	e Interest Rat	e Swap been Te	erminated?		Nc
				MBNA AMERICA NATIONAL ASS Servicer	·	
Dar	vid Martir	i				
				By: Name: Davi Title: Vice	d Martini Presiden	

1997-F

Exhibit 20.27

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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	\$5.033599
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	\$5.333645
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	\$79,658,083.58
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,028,654.63
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,028,654.63
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	\$41,270,703,888.09
	(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:	
		Degember 1 1000 +brough Degember 21 1000	1 06%

December 1, 1998 through December 31, 1998 1.86%

(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:		1.80%	756,061,676.29
(b)	65 - 94 days:		0.99%	416,499,872.83
(c)	95 - 124 days:		0.69%	291,135,349.96
(d)	125 - 154 days:		0.58%	244,118,275.94
(e)	155 or more days:		0.90%	378,750,177.00
		Total	4.96%	2,086,565,352.02

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,110,512.33
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,643,935.47
(c)	The Class B Investor Default Amount for the related Monthly Period	\$233,288.43
(d)	The Collateral Default Amount for	

5. Investor Charge Offs

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

the related Monthly Period

\$ 0.00

\$233,288.43

(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		
Investor Servicing Fee				
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50		
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75		

(c) The amount of the Collateral Servicing

		Fee payable by the Trust to the Servicer for the related Monthly Period	\$58	3,593.75
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period		68,750.00
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		6,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date		6,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	\$50	6,250,000.00
8.	Coll	ection of Finance Charge Receivables		
	(a)	Class A Available Funds plus Servicer Interchange Allocated to Class A	\$.	10,336,687.55
	(b)	Class B Available Funds plus Servicer Interchange Allocated to Class B	\$.	877 , 291.26
	(c)	Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest	\$	877,291.26
9.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
10.	Rese	rve Account		
	(a)	The Reserve Draw Amount on the related Transfer Date	\$	0.00

	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
11.	Swap	Reserve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
12.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$394,053.09
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
13. Av	ailab	le Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,938,250.05
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 842,135.01
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 842,135.01
14.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period13.74%	
	(b)	The Portfolio Adjusted Yield5.39%	
C. Floa	ting	Rate Determinations	
LIB	OR ra	tes for the related Interest Period:	
Cla	ss B	determination -5.53547%	
Col	later	al Interest determination -5.54391%	
		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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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 \$4.869988 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 \$5.024988 _____ 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 \$5.312117 _____ 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	\$79,658,083.58
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,028,654.63
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,028,654.63
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	\$41,270,703,888.09
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-J 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-J 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

2.

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

December 1, 1998 through December 31, 1998 1.86%

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

(k)	The Class B Floating Allocation with respect to the related Mon period		0.075000
(1)	The Collateral Floating Allocat with respect to the related Mon Period		0.075000
	reliod		0.075000
(m)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(n)	The Class A Fixed Allocation wi respect to the related Monthly		N/A
(0)	The Class B Fixed Allocation wi respect to the related Monthly		N/A
(p)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
The were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentag	e Aggregate
		of Total Receivable	Account
(a)	35 - 64 days:	1.80%	756,061,676.29
(b)	65 - 94 days:	0.99%	416,499,872.83
(c)	95 - 124 days:	0.69%	291,135,349.96
(d)	125 - 154 days:	0.58%	244,118,275.94
(e)	155 or more days:	0.90%	378,750,177.00
	Total	4.96%	2,086,565,352.02
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,110,512.33
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,643,935.47
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$233,288.43
(d)	The Collateral Default Amount f the related Monthly Period	or	\$233,288.43
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

3.

4.

5.

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

\$ 0.00

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

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

Period

\$58.593.75

7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	on \$56,250,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the	

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

Finance Charge Account on the related

\$ 0.00

	(b)	The amount of Class B Available on deposit in the Finance Charc on the related Transfer Date		\$842,	135.01
	(c)	The amount of Collateral Availar Funds on deposit in the Finance Account on the related Transfer	e Charge	\$842,	135.01
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, any Pr Funding Investment Proceeds and if any withdrawn from the Rese and allocated in respect of the Certificates	and Annual ng the incipal d amounts rve Account	\$9,94	2,634.46
	(b)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed during related Monthly Period, any Proceeds and if any withdrawn from the Research which were allocated in rest the Class B Certificates	Annual ng the incipal d amounts rve Account	\$877,	291.26
	(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	\$877,	291.26
11	Port	folio Yield			
11.	(a)	The Portfolio Yield for the re Monthly Period	lated		13.74%
	(b)	The Portfolio Adjusted Yield			5.36%
Float	ting :	Rate Determinations			
		tes for the related Interest Pe: and Class B determination -	riod:		5.53547%
Coli	later	al Interest determination -		-	5.54391%
			MBNA AMERICA NATIONAL ASS Servicer		ON,

David Martini

C.

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 1998 is set forth below.

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

- A. Information Regarding the Current Monthly
 Distribution to Certificateholders (Stated on the Basis of
 \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 -----2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect \$4.869988 of Class A Monthly Interest 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 6. The amount of distribution in respect of Class A Additional Interest \$0.000000 _____ 7. The amount of distribution in respect of Class B Monthly Interest \$5.042210 _____ 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 \$5.376700 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 \$7,028,654.63 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7.028.654.63 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 \$41,270,703,888.09 (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: December 1, 1998 through December 31, 1998 1.86% (j) The Class A Floating Allocation with respect to the related Monthly 0.850000

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

Period

0.075000

(1)	The Collateral Floating Allocat with respect to the related Mon		
	Period		0.075000
(m)	The Fixed Investor Percentage w	ith	
	respect to the related Monthly	Period	N/A
(n)	The Class A Fixed Allocation wi	th.	
(/	respect to the related Monthly		N/A
(0)	The Class B Fixed Allocation wi	+ h	
(0)	respect to the related Monthly		N/A
(22)	The Collatoral Fixed Allocation	+b	
(p)	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:		
		_	Aggregate
		of Total Receivables	
(a)	35 - 64 days:	1.80%	756,061,676.29
(b)	65 - 94 days:	0.99%	416,499,872.83
(c)	95 - 124 days:	0.69%	291,135,349.96
(d)	125 - 154 days:	0.58%	244,118,275.94
(e)	155 or more days:	0.90%	378,750,177.00
	Total	4.96%	2,086,565,352.02
Inve	stor Default Amount		
(a)	The Aggregate Investor Default .	Amount	
(α)	for the related Monthly Period	zuno arre	\$3,110,512.33
(b)	The Class A Investor Default Am	0117	
(b)	for the related Monthly Period	Ouric	\$2,643,935.47
(.)	ml Class D. Tarasta Defe la Re		
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$233,288.43
(1)			
(d)	The Collateral Default Amount f the related Monthly Period	or	\$233,288.43
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		\$ 0.00
(c)	The aggregate amount of Class B		
, = /	Investor Charge Offs for the re Monthly Period		\$ 0.00
	1		

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 in the Finance Charge Account to be	\$ 0.00
		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	\$9,544,196.96
	(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 -

5.53547% _____ 5.54391%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Bv:

Name: Bruce Crescenzo
Title: Vice President

1997-K

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - 4. The amount of distribution in respect of Collateral Monthly Interest
 - The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$0.000000

\$0.000000

\$5.204478

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

\$4.699652

\$0.00000

\$0.000000

\$4.837430

\$ 0.000000

\$0.000000

C.	Inf	ormat:	ion Regarding the Current Quarterly Interest	Distribution
	1.		total amount of distribution from Interest Funding Account	\$9,698,976.38
	2.		amount of the current quarterly rest distribution in respect of s A	\$8,891,437.75
	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	\$ 13.947353
	4.		amount of the current quarterly rest distribution in respect of s B	\$807,538.63
	5.	The a	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal	\$ 14.356242
D.	Inf	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	\$79,658,083.58
		(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,028,654.63
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,028,654.63
	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	\$41,270,703,888.09
		(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:	
Decembe	r 1,	1998 through December 31, 19981.86%	
	(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
3.	Deli	nquent Balances	
J.	The were	aggregate amount of outstanding balances in e delinquent as of the end of the day on the sted Monthly Period:	
		Percentage	Aggregate

3.

		of Total Receivables	Account Balance
(a)	35 - 64 days:	1.80%	756,061,676.29
(b)	65 - 94 days:	0.99%	416,499,872.83
(c)	95 - 124 days:	0.69%	291,135,349.96
(d)	125 - 154 days:	0.58%	244,118,275.94
(e)	155 or more days:	0.90%	378,750,177.00

4. Investor Default Amount (a) The Aggregate Investor Default Amount \$3,110,512.33 for the related Monthly Period ______ (b) The Class A Investor Default Amount for the related Monthly Period \$2,643,935.47 -----(c) The Class B Investor Default Amount \$233,288.43 for the related Monthly Period (d) The Collateral Default Amount for the related Monthly Period \$233,288.43 _____ 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 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 \$ 0.00 B Available Funds ______ (e) The amount of all or a portion of the Reserve Draw Amount deposited in the FinanceCharge Account on the related Transfer Date from the Reserve Account \$ 0.00 _____ (1) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class A Available Funds \$ 0.00 _____ (2) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class B Available Funds \$ 0.00 _____ (f) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date 9. Interest Funding Account The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$9,698,976.38 The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date \$2,996,027.94 The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates \$272,105.41 on the related Transfer Date The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$29,647.99 _____ 10. Available Funds The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,573,844.95 The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$842,135.01 The amount of Collateral Available Funds on deposit in the Finance Charge

Account on the related Transfer Date

\$842,135.01

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	\$9,972,282.45
(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	\$877,291.26
(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	\$877,291.26
Por	tfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	13.79%
(b)	The Portfolio Adjusted Yield	5.46%
ting	Rate Determinations	
		5.34766%
	(a) (b) (c) Por (a) (b) ting OR ra	(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest Portfolio Yield (a) The Portfolio Yield for the related Monthly Period

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 DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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).
 - The amount of distribution in respect
 of Class A Monthly Principal

\$0.000000

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

\$0.000000

3. The amount of distribution in respect

\$0.000000

of Collateral Monthly Principal

\$5.178645

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

 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

\$4.712293

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

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

\$4.850071

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

\$ 0.000000

accumulation in respect of Class B Deficiency Amounts

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

\$0.000000

C.	Inf	ormat:	ion Regarding the Current Quarterly Interest	Dis	stribution
	1.		total amount of distribution from Interest Funding Account	\$	0.00
	2.		amount of the current quarterly rest distribution in respect of s A	\$	0.00
	3.	inte	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal	\$	0.000000
	4.		amount of the current quarterly rest distribution in respect of s B	\$	0.00
	5.	inte	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$	0.000000
D.	Inf	ormat:	ion Regarding the Performance of the Trust		
	1.	Colle	ection of Principal Receivables		
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates		5,589,700.44
		(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates		434,386.55
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		434,386.55
	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		.,270,703,888.09
		(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-N as of the end of the day on the last day of the related Monthly Period		0,000,000.00
		(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-N as of the end of the day on the last day of the related Monthly Period		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:	
	December 1, 1998 through December 31, 1998	2.23%
(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
(q)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A
Deli	nquent Balances	
The	aggregate amount of outstanding halances in	the Accounts which

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:	1.80%	756,061,676.29
(b)	65 - 94 days:	0.99%	416,499,872.83
(c)	95 - 124 days:	0.69%	291,135,349.96
(d)	125 - 154 days:	0.58%	244,118,275.94
(e)	155 or more days:	0.90%	378,750,177.00

4. Investor Default Amount (a) The Aggregate Investor Default Amount \$3,732,614.87 for the related Monthly Period _____ (b) The Class A Investor Default Amount for the related Monthly Period \$3,172,722.55 -----(c) The Class B Investor Default Amount \$279,946.16 for the related Monthly Period (d) The Collateral Default Amount for the related Monthly Period \$279,946.16 _____ 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	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)	\$7,610,871.76
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$3,604,903.98
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$327,379.76
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$16,958.83
10. Ava	ilable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,469,995.09
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,010,562.09
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,010,562.09

11. Col	lection of Finance Charge Rece	ivables	
(a)	The aggregate amount of Colle of Finance Charge Receivables Membership Fees processed dur related Monthly Period, allocation in respect of the Class A Cer	and Annual ing the ated	\$11,948,120.09
(d)	The aggregate amount of Coller Finance Charge Receivables and Membership Fees processed dur related Monthly Period which a allocated in respect of the C Certificates	d Annual ing the were	\$1,052,749.59
(c)	The aggregate amount of Coller Finance Charge Receivables and Membership Fees processed dur related Monthly Period which wallocated in respect of the Collinterest	d Annual ing the were	\$1,052,749.59
12. Por	tfolio Yield		
(a)	The Portfolio Yield for the re Monthly Period	elated	13.76%
(b)	The Portfolio Adjusted Yield		5.36%
E. Floating	Rate Determinations		
LIBOR rates for the related Interest Period: Class A and Class B determination -		5.40234%	
Collater	al Interest determination -		5.54391%
		MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer	
Bruce Cresce	nzo		
			ruce Crescenzo ce President

CLASS A CUSI262TDC4Exhibit 20.32 CLASS B CUSIP 55262TDD2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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\$0.00000
- 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\$4.861377
- 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\$4.990544
- 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 \$5.247534
- 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 \$79,658,083.58
- (b) The aggregate amount of Collections of

Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,028,654.63

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,028,654.63

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 \$41,270,703,888.09

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-A 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 1998-A 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:

December 1, 1998 through December 31, 1998 1.86%

- (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 Period0.075000
- (1) The Collateral Floating Allocation with respect to the related Monthly Period0.075000
- (m) The Fixed Investor Percentage with respect to the related Monthly ${\tt PeriodN/A}$
- (n) The Class A Fixed Allocation with respect to the related Monthly ${\tt PeriodN/A}$

- -----

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/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: PercentageAggregate of TotalAccount ReceivablesBalance (a) 35 - 64 days:1.80%756,061,676.29 (b) 65 - 94 days: 0.99%416,499,872.83 (c) 95 - 124 days: 0.69%291, 135, 349.96 - -----(d) 125 - 154 days: 0.58%244,118,275.94 _ _____ (e) 155 or more days: 0.90%378,750,177.00 - -----Total4.96%2,086,565,352.02 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,110,512.33 (b) The Class A Investor Default Amount for the related Monthly Period \$2,643,935.47 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$233,288.43 (d) The Collateral Default Amount for the related Monthly Period \$233,288.43 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

Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(g) The aggregate amount of Class A Investor

(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 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 this Distribution Date\$ 0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$58,593.75

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c) The Collateral Interest as of the close of business on this Distribution Date \$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 \$56,250,000.00

(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.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,544,196.96
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$842,135.01
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$842,135.01
- 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 \$9,942,634.46
- (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 \$877,291.26
- (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 \$877,291.26

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.74%

(b) The Portfolio Adjusted Yield 5.38%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.53547% - -----

Collateral Interest determination - 5.54391%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1998-A

CLASS A CUSI262TDF7Exhibit 20.33 CLASS B CUSIP 55262TDG5

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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\$4.835544
- 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\$4.981932
- 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 Minimum Monthly Interest\$5.291667
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$79,658,083.58

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,028,654.63

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,028,654.63

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 \$41,270,703,888.09

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-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 1998-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 Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$56,250,000.00

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

December 1, 1998 through December 31, 19981.86%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.850000

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075000

(m) The Collateral Floating Allocation with respect to the related Monthly ${\tt Period0.075000}$

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(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/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: PercentageAggregate of TotalAccount ReceivablesBalance (a) 35 - 64 days:1.80%756,061,676.29 (b) 65 - 94 days:0.99%416,499,872.83 - -----(c) 95 - 124 days: 0.69%291, 135, 349.96 (d)125 - 154 days:0.58%244,118,275.94 - -----(e) 155 or more days: 0.90%378,750,177.00 - -----Total4.96%2,086,565,352.02 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,110,512.33 (b) The Class A Investor Default Amount for the related Monthly Period \$2,643,935.47 (c) The Class B Investor Default Amount for the related Monthly Period \$233,288.43 (d) The Collateral Default Amount for the related Monthly Period \$233,288.43 _____ 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 certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

(f)The aggregate amount of Collateral Charge
Offs set forth in 5 (e) above per \$1,000
of original certificate principal amount \$ 0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 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 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 this Distribution Date \$0.00 \$\$
- 6. Investor Servicing Fee
- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75
- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$58,593.75

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

- (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00
- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00
- (c)The Collateral Interest Amount as of the close of business on this Distribution Date \$56,250,000.00
- (d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00

- -----

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00

8. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

- (b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class 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.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,544,196.96
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$842,135.01
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$842,135.01
- 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 \$9,942,634.46

(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 \$877,291.26

(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 \$877,291.26

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.74%

(b) The Portfolio Adjusted Yield 5.39%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.53547%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Name: Bruce Crescenzo Title: Vice President

1998-C

CLASS A CUS262TDH3Exhibit 20.34 CLASS B CUSIP55262TDJ9

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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\$4.833333
- 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\$4.981933
- 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 Minimum Monthly Interest\$5.250000
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$59,353,079.37

(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 \$5,248,061.03

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,248,061.03

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 \$41,270,703,888.09

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-D as of the end of the day on the last day of the related Monthly Period \$559,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-D as of the end of the day on the last day of the related Monthly Period \$559,000,000.00

(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 \$475,000,000.00

(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\$475,000,000.00

(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 \$42,000,000.00

(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 \$42,000,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$42,000,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$42,000,000.00

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

December 1, 1998 through December 31, 1998 1.39%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.85

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075

(m) The Collateral Floating Allocation with respect to the related Monthly ${\tt Period0.075}$

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(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/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: PercentageAggregate of TotalAccount ReceivablesBalance (a) 35 - 64 days:1.80%756,061,676.29 (b) 65 - 94 days:0.99%416,499,872.83 - -----(c) 95 - 124 days: 0.69%291, 135, 349.96 (d)125 - 154 days:0.58%244,118,275.94 - -----(e) 155 or more days: 0.90%378,750,177.00 - -----Total4.96%2,086,565,352.02 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,318,368.35 (b) The Class A Investor Default Amount for the related Monthly Period \$1,969,991.03 (c) The Class B Investor Default Amount for the related Monthly Period \$174,188.66 (d) The Collateral Default Amount for the related Monthly Period \$174,188.66 _____ 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 certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$0.00

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 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 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 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\$494,791.67

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$43,750.00

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$43,750.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$349,375.00

7.Reallocations

(a)The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

(b) The amount of Reallocated Class B

Principal Collections with respect to this Distribution Date \$0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$42,000,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$42,000,000.00

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(e) The Class B Investor Interest as of the close of business on this Distribution Date \$42,000,000.00

(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$42,000,000.00

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 Funding Investment Proceeds and 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 \$7,445,308.74

(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 \$655,043.97

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$655,043.97

9. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(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.Reserve 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 \$

(d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 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 Funds\$ 0.00
- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date\$37,071.50

(b) The amount of the Net Swap Payment for the related Transfer Date\$ 0.00

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$7,148,433.74
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$628,793.97
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$628,793.97

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 13.74%

- (b) The Portfolio Adjusted Yield 5.47%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.53547%

- D. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? Yes
- 2. Has the Interest Reserve Account been funded? No (As of 1/8/99 the Interest Account was not funded)
- 3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00

4. How any funds withdrawn from the Interest Reserve Account were utilized

5. Has the Interest Rate Swap been terminated? No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:
Name: David Martini
Title: Vice President

1998-D

CLASS A CUSI262TDK6Exhibit 20.35 CLASS B CUSIP 55262TDL4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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 Minimum Monthly Interest\$5.500000
- 5. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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\$ 4.729791

- 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\$ 4.889096 _____
- 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. Information Regarding the Current Quarterly Interest Distribution

1. The total amount of distribution from the Interest Funding Account \$11,488,132.23

2.The amount of the current quarterly interest distribution in respect of Class A\$10,527,598.33

3.The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount\$ 14.036798

4. The amount of the current quarterly interest distribution in respect of Class B\$960,533.90

5.The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount\$ 14.509576

- D.Information Regarding the Performance of the Trust
- 1. Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$93,715,392.98

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$8,271,944.42
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,271,944.42

- 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 \$41,270,703,888.09
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period \$882,400,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period \$882,400,000.00
- (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 \$750,000,000.00
- (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\$750,000,000.00

(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 \$66,200,000.00

(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 \$66,200,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$66,200,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$66,200,000.00

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

December 1, 1998 through December 31, 1998 2.19%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.850-----

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

0.075----

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

0.075----

- (n)The Fixed Investor Percentage with
 respect to the related Monthly PeriodN/A

- (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A $\,$
- (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A $\,$
- (q) The Collateral Fixed Allocation with respect to the related Monthly $\operatorname{PeriodN/A}$

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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 35 - 64 days:1.80%756,061,676.29

(b) 65 - 94 days:0.99%416,499,872.83

- -----

(c) 95 - 124 days:0.69%291,135,349.96

(d) 125 - 154 days: 0.58%244, 118, 275.94

(e)155 or more days:0.90%378,750,177.00

- -----

Total4.96%2,086,565,352.02

- 4. Investor Default Amount
- (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,659,621.41

(b) The Class A Investor Default Amount for

the related Monthly Period \$3,110,512.35
(c) The Class B Investor Default Amount for the related Monthly Period \$274,554.53
(d) The Collateral Default Amount for the related Monthly Period \$274,554.53
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 preceding this Distribution Date\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately 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 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\$781,250.01

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$68,958.33

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$68,958.33

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$551,500.00

7.Reallocations

(a)The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

(b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c)The Collateral Interest Amount as of the close of business on this Distribution Date \$66,200,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$66,200,000.00

- -----

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$66,200,000.00

(f)The Class B Adjusted Investor Interest
as of the close of business on this
Distribution Date \$66,200,000.00

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 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

(f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9. Interest Funding Account

(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) \$11,488,132.23

- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$3,547,342.92
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$323,658.16
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$35,121.11

- 10.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,263,587.07
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$991,099.64
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$991,099.64
- 11.Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$11,732,337.07

- (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 \$1,032,474.64
- (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 \$1,032,474.64

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.79%

(b) The Portfolio Adjusted Yield 5.39%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.34766%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1998-E

CLASS A CUSI262TDM2Exhibit 20.36 CLASS B CUSIP 55262TDN0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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 Minimum Monthly Interest\$5.375000
- 5. The amount of distribution in respect of any accrued and unpaid Collateral Minimum 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 \$4.581654

- 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\$ 4.736654
- 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. Information Regarding the Current Quarterly Interest Distribution
- 1.The total amount of distribution from the Interest Funding Account 0.00

2.The amount of the current quarterly interest distribution in respect of Class A\$ 0.00

- 3.The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount\$ 0.000000
- 4. The amount of the current quarterly interest distribution in respect of Class B\$ 0.00
- 5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount\$ 0.000000
- D.Information Regarding the Performance of the Trust
- 1. Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$53,105,389.08
- (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 \$4,685,771.49
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,685,771.49
- 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 \$41,270,703,888.09
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-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 1998-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 \$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 Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$37,500,000.00

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

December 1, 1998 through December 31, 1998 1.24%

(k) The Class A Floating Allocation with respect to the related Monthly Period0.850000

(1) The Class B Floating Allocation with respect to the related Monthly Period0.075000

(m) The Collateral Floating Allocation with respect to the related Monthly Period0.075000

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A

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

(p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A

(g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 35 - 64 days:1.80%756,061,676.29

- ------

(b) 65 - 94 days: 0.99%416, 499, 872.83

(c) 95 - 124 days:0.69%291,135,349.96

(d) 125 - 154 days: 0.58%244, 118, 275.94

_ _____

(e) 155 or more days: 0.90%378,750,177.00

- -----

_ _____

Total4.96%2,086,565,352.02

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$2,073,674.96
(b) The Class A Investor Default Amount for the related Monthly Period \$1,762,623.62
(c) The Class B Investor Default Amount for the related Monthly Period \$155,525.67
(d) The Collateral Default Amount for the related Monthly Period \$155,525.67
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 preceding this Distribution Date\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.0
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$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.Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c) The Collateral Interest Amount as of the close of business on this Distribution Date \$37,500,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$37,500,000.00

- -----

(e)The Class B Investor Interest as of the close of business on this Distribution Date \$37,500,000.00

(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$37,500,000.00

8.Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

(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 \$

(2) The Reserve Draw Amount deposited in the Finance Charge Account to be 0.00 treated as Class B Available Funds \$

(f) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9. Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$2,124,827.29 _____

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,947,202.78

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$177,624.51

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$ 0.00

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,362,797.98
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$561,423.55
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$561,423.55

11. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$6,628,422.98

(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 \$584,861.05

(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 \$584,861.05 _____

- 12.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 13.74%
- (b) The Portfolio Adjusted Yield 5.28%
- E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.22063%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

1998-F

CLASS A CUSI262TDP5Exhibit 20.37 CLASS B CUSIP 55262TDQ3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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\$4.878599
- 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\$5.111099
- 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 \$5.523089
- 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 \$79,658,083.58
- (b) The aggregate amount of Collections of

Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,028,654.63

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,028,654.63

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 \$41,270,703,888.09

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-G 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 1998-G 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

December 1, 1998 through December 31, 1998 1.86%

- (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 Period0.075000

- (1) The Collateral Floating Allocation with respect to the related Monthly Period0.075000
- (m) The Fixed Investor Percentage with respect to the related Monthly Period $\ensuremath{\text{N/A}}$
- (n) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A

- -----

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/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: PercentageAggregate of TotalAccount ReceivablesBalance (a) 35 - 64 days:1.80%756,061,676.29 (b) 65 - 94 days: 0.99%416,499,872.83 (c) 95 - 124 days: 0.69%291, 135, 349.96 - -----(d) 125 - 154 days: 0.58%244,118,275.94 _ _____ (e) 155 or more days: 0.90%378,750,177.00 - -----Total4.96%2,086,565,352.02 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,110,512.33 (b) The Class A Investor Default Amount for the related Monthly Period \$2,643,935.47 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$233,288.43 (d) The Collateral Default Amount for the related Monthly Period \$233,288.43 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

Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(g) The aggregate amount of Class A Investor

(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 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 this Distribution Date\$ 0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$58,593.75

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c) The Collateral Interest as of the close of business on this Distribution Date \$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 \$56,250,000.00

(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.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,544,196.96
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$842,135.01
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$842,135.01
- 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 \$9,942,634.46
- (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 \$877,291.26
- (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 \$877,291.26

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.74%

(b) The Portfolio Adjusted Yield N/A

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.53547% - -----

Collateral Interest determination - 5.54391%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1998-G

CLASS A CUSI262TDR1Exhibit 20.38 CLASS B CUSIP 55262TDS9

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-T

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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\$4.990544
- 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 \$5.205821

Class B Monthly Interest\$5.205821

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\$0.00000

- 10. The amount of distribution in respect of Collateral Monthly Interest \$5.505867
- 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 \$79,658,083.58
- (b) The aggregate amount of Collections of

Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,028,654.63

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,028,654.63

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 \$41,270,703,888.09

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-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 1998-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:

December 1, 1998 through December 31, 1998 1.86%

- (j) The Class A Floating Allocation with respect to the related Monthly Period0.850 _ _____
- (k) The Class B Floating Allocation with respect to the related Monthly Period0.075
- (1) The Collateral Floating Allocation with respect to the related Monthly Period0.075
- (m) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A
- (n) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/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: PercentageAggregate of TotalAccount ReceivablesBalance (a) 35 - 64 days:1.80%756,061,676.29 (b) 65 - 94 days: 0.99%416,499,872.83 (c) 95 - 124 days: 0.69%291, 135, 349.96 - -----(d) 125 - 154 days: 0.58%244,118,275.94 _ _____ (e) 155 or more days: 0.90%378,750,177.00 - -----Total4.96%2,086,565,352.02 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,110,512.33 (b) The Class A Investor Default Amount for the related Monthly Period \$2,643,935.47 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$233,288.43 (d) The Collateral Default Amount for the related Monthly Period \$233,288.43 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

Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(g) The aggregate amount of Class A Investor

(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 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 this Distribution Date\$ 0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$664,062.50

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$58,593.75

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$58,593.75

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c) The Collateral Interest as of the close of business on this Distribution Date \$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 \$56,250,000.00

 $(f)\,\mathrm{The}$ Class A Investor Interest as of the close of business on this Distribution

Date \$637,500,000.00

(g) The Class A Adjusted Investor Interest as of the close of business on this Distribution Date \$637,500,000.00

8. Principal Funding Account

(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00

- (b) The Accumulation Shortfall with respect to the related Monthly Period 0.00
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date 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.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,544,196.96

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$842,135.01

- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$842,135.01
- 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 \$9,942,634.46

(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 \$877,291.26

(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 \$877,291.26

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 13.74%
- _ ____
- (b) The Portfolio Adjusted Yield N/A
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.53547 $\!\!\!\!/$

Collateral Interest determination - 5.54391%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1998-I

CLASS A CUSI262TDT7Exhibit 20.39 CLASS B CUSIP 55262TDU4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING DECEMBER 31, 1998

The information which is required to be prepared with respect to the Distribution Date of January 15, 1999, and with respect to the performance of the trust during the month of December, 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\$0.00000
- 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\$4.375000
- 5.The amount of distribution in respect of Class A Deficiency Amounts\$0.000000
- 6.The amount of distribution in respect of Class A Additional Interest\$0.000000
- 7. The amount of distribution in respect of Class B Monthly Interest\$4.708333

- 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 \$5.850311
- 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 \$82,469,547.57
- (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 \$5,622,922.57

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,622,922.57

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 \$41,270,703,888.09

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-J 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 1998-J 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 \$660,000,000.00

(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\$660,000,000.00

(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 Class B Adjusted Interest as of the end of the day on the

last day of the related Monthly period \$45,000,000.00

(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 \$45,000,000.00

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

December 1, 1998 through December 31, 1998 1.86%

- (j) The Class A Floating Allocation with respect to the related Monthly Period0.880
- (k)The Class B Floating Allocation with
 respect to the related Monthly Period0.060

- (1) The Collateral Floating Allocation with respect to the related Monthly Period0.060 $\,$
- (m) The Fixed Investor Percentage with respect to the related Monthly ${\tt PeriodN/A}$
- (n) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A $\,$

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/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: PercentageAggregate of TotalAccount ReceivablesBalance (a) 35 - 64 days:1.80%756,061,676.29 (b) 65 - 94 days: 0.99%416,499,872.83 (c) 95 - 124 days: 0.69%291, 135, 349.96 - -----(d) 125 - 154 days: 0.58%244,118,275.94 _ _____ (e) 155 or more days: 0.90%378,750,177.00 - -----Total4.96%2,086,565,352.02 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,110,512.34 (b) The Class A Investor Default Amount for the related Monthly Period \$2,737,250.92 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$186,630.71 (d) The Collateral Default Amount for the related Monthly Period \$186,630.71 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

Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

(g) The aggregate amount of Class A Investor

(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 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 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\$687,500.00

(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\$46,875.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00

(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00

(c) The Collateral Interest as of the close of business on this Distribution Date \$45,000,000.00

(d) The Class B Investor Interest as of the close of business on this Distribution Date \$45,000,000.00

(e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$45,000,000.00

(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

0.00

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

(f) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related 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 \$9,881,051.14 _____
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$673,708.00
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$673,708.00
- 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 \$10,293,551.14
- (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 \$701,833.00 ______
- (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 \$701,833.00

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.74%

(b) The Portfolio Adjusted Yield N/A

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:

Collateral Interest determination - 5.54391% - -----

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

Name: David Martini
Title: Vice President

1998-J

Exhibit 99.1

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-A

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity	9/15/99
Blended Coupon	5.7715%
Excess Protection Level 3 Month Average 5.78% December, 1998 5.78% November, 1998 5.67% October, 1998 5.87%	
Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	7.96%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$ 41,270,703,888.09
Investor Participation Amount	\$ 760,000,000.00
Seller Participation Amount	\$ 4,468,784,369.60

Exhibit 99.2

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-B

KEY PERFORMANCE FACTORS December 31, 1998

Total Payment Rate

Seller Participation Amount

Expected B Maturity	9/15/99
Blended Coupon	5.06452%
Excess Protection Level 3 Month Average 5.79% December, 1998 5.77% November, 1998 5.69% October, 1998 5.91%	
Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	7.97%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%

13.62%

\$ 4,468,784,369.60

Total Principal Balance \$ 41,270,703,888.09

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

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

Expected B Maturity	11/15/01
Blended Coupon	5.8553%
Excess Protection Level 3 Month Average 5.69% December, 1998 5.69% November, 1998 5.59% October, 1998 5.78%	
Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	8.05%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$ 41,270,703,888.09
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

Expected B Maturity	9/15/04
Blended Coupon	5.8536%
Excess Protection Level 3 Month Average 5.71% December, 1998 5.69% November, 1998 5.60% October, 1998 5.84%	
Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	8.05%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

Expected B Maturity	06/15/00
Blended Coupon	5.7339%
Excess Protection Level 3 Month Average 5.84% December, 1998 5.82% November, 1998 5.72% October, 1998 5.96%	
Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	7.92%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity	7/15/05
Blended Coupon	6.4112%

Excess Protection	Level
3 Month Average	5.79%
December, 1998	5.76%
November, 1998	5.67%
October, 1998	5.92%

Seller Participation Amount

Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	7.98%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$575,000,000.00

\$4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

Expected B Maturity	7/17/00
Blended Coupon	6.0422%
Excess Protection Level 3 Month Average 5.92% December, 1998 5.90% November, 1998 5.79% October, 1998 6.05%	
Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	7.84%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity	09/16/2002
Blended Coupon	5.7940%
Excess Protection Level 3 Month Average 5.78% December, 1998 5.75% November, 1998 5.66% October, 1998 5.91%	
Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	7.99%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity	09/15/00
Blended Coupon	6.5726%

Excess Protection Level
3 Month Average 5.00%
December, 1998 5.16%
November, 1998 4.46%
October, 1998 5.36%

, , , , , , , , , , , , , , , , , , , ,	
Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	8.58%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%

Total Principal Balance \$41,270,703,888.09

Investor Participation Amount \$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity	11/15/00
Blended Coupon	5.7316%

Excess Protection Level
3 Month Average 5.84%
December, 1998 5.82%
November, 1998 5.72%
October, 1998 5.97%

Seller Participation Amount

October, 1998 5.97%	
Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	7.92%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$750,000,000.00

\$4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity	12/16/02
Blended Coupon	5.8023%

Excess Protection Level
3 Month Average 5.77%
December, 1998 5.74%
November, 1998 5.65%
October, 1998 5.90%

Seller Participation Amount

November, 1998 5.65% October, 1998 5.90%	
Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	8.00%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$500,000,000.00

\$4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity	3/17/03

Blended Coupon 5.7734%

Excess Protection Level
3 Month Average 5.80%
December, 1998 5.77%
November, 1998 5.68%
October, 1998 5.93%

Cash Yield	18.72%

Investor Charge Offs 4.98%

Base Rate 7.97%

Over 35 Day Delinquency 4.96%

Seller's Interest 10.83%

Total Payment Rate 13.62%

Total Principal Balance \$41,270,703,888.09

Investor Participation Amount \$700,000,000.00

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity	4/17/06

Blended Coupon 5.8407%

Excess Protection Level
3 Month Average 5.73%
December, 1998 5.70%
November, 1998 5.61%
October, 1998 5.86%

Cash Yield	18.72%

Investor Charge Offs 4.98%

Base Rate 8.04%

Over 35 Day Delinquency 4.96%

Seller's Interest 10.83%

Total Payment Rate 13.62%

Total Principal Balance \$41,270,703,888.09

Investor Participation Amount \$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

Expected B Maturity	4/16/01
Blended Coupon	5.7145%

Excess Protection	Level
3 Month Average	5.86%
December, 1998	5.84%
November, 1998	5.74%
October, 1998	5.99%

Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	7.90%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

KEY PERFORMANCE FACTORS December 31, 1998

Expected E	Maturity	05/	15/01
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Blended Coupon 5.7185%

Excess Protection Level
3 Month Average 5.85%
December, 1998 5.83%
November, 1998 5.73%
October, 1998 5.99%

Cash	Yield		18	.72	용
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Investor Charge Offs 4.98%

Base Rate 7.91%

Over 35 Day Delinquency 4.96%

Seller's Interest 10.83%

Total Payment Rate 13.62%

Total Principal Balance \$41,270,703,888.09

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

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity	06/16/03
Blended Coupon	5.7463%

Excess Protection Level
3 Month Average 5.82%
December, 1998 5.80%
November, 1998 5.70%
October, 1998 5.96%

Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	7.94%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity	8/15/06
Blended Coupon	5.7704%

Excess Protection Level
3 Month Average 5.80%
December, 1998 5.78%
November, 1998 5.65%
October, 1998 5.96%

November, 1998 5.65% October, 1998 5.96%	
Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	7.96%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS DECEMBER, 1998

Expected B Maturity 09/17/01

Blended Coupon 5.5557%

Excess Protection Level
3 Month Average 5.83%
December, 1998 6.02%
November, 1998 5.63%
October, 1998 5.83%

Cash	Yield		18.74%

Investor Charge Offs 4.98%

Base Rate 7.74%

Over 35 Day Delinquency 4.96%

Seller's Interest 10.83%

Total Payment Rate 13.62%

Total Principal Balance \$ 41,270,703,888.09

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

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-J

Expected B Maturity	10/15/03
Blended Coupon	5.7319%

Excess Protection	Level
3 Month Average	5.84%
December, 1998	5.82%
November, 1998	5.69%
October, 1998	6.00%

Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	7.92%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,468,784,369.6

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-K

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity	11/17/03
Blended Coupon	5.7179%

Excess Protection Level
3 Month Average 5.85%
December, 1998 5.83%
November, 1998 5.70%
October, 1998 6.02%

Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	7.91%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-L

KEY PERFORMANCE FACTORS DECEMBER, 1998

Expected B Maturity 12/15/99

Blended Coupon 5.4930%

Excess Protection Level
3 Month Average 5.89%
December, 1998 6.08%
November, 1998 5.69%
October, 1998 5.90%

Cash	Yield		18.74%

Investor Charge Offs 4.98%

Base Rate 7.68%

Over 35 Day Delinquency 4.96%

Seller's Interest 10.83%

Total Payment Rate 13.62%

Total Principal Balance \$ 41,270,703,888.09

Investor Participation Amount \$ 500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-M

KEY PERFORMANCE FACTORS DECEMBER, 1998

Expected B Maturity 12/15/06

Blended Coupon 5.6048%

Excess Protection Level
3 Month Average 5.78%
December, 1998 5.97%
November, 1998 5.58%
October, 1998 5.78%

74	90
74	

Investor Charge Offs 4.98%

Base Rate 7.79%

Over 35 Day Delinquency 4.96%

Seller's Interest 10.83%

Total Payment Rate 13.62%

Total Principal Balance \$ 41,270,703,888.09

Investor Participation Amount \$ 500,000,000.00

MBNA MASTER CREDIT CARD TRUST II SERIES 1997-B

Expected B Maturity	3/15/12
Blended Coupon	5.7690%
Excess Protection Level	

HACCOS LIGCCCTON	TIC V C T
3 Month Average	5.80%
December, 1998	5.78%
November, 1998	5.68%
October, 1998	5.93%

Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	7.96%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-C

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity	3/15/04
Blended Coupon	5.6971%
Excess Protection Level 3 Month Average 5.87% December, 1998 5.85% November, 1998 5.72% October, 1998 6.04%	
Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	7.89%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$750,000,000.00

Seller Participation Amount

\$4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-E

Expected B Maturity	4/15/02
Blended Coupon	5.4866%

Excess Protection	Level
3 Month Average	5.99%
December, 1998	6.12%
November, 1998	5.72%
October, 1998	6.14%

Cash Yield	18.76%
Investor Charge Offs	4.98%
Base Rate	7.67%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-F

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity	6/17/02

Blended Coupon 6.5027%

Excess Protection Level
3 Month Average 5.93%
December, 1998 5.91%
November, 1998 5.78%
October, 1998 6.10%

Cash Yield	18.72%

Investor Charge Offs 4.98%

Base Rate 7.83%

Over 35 Day Delinquency 4.96%

Seller's Interest 10.83%

Total Payment Rate 13.62%

Total Principal Balance \$41,270,703,888.09

Investor Participation Amount \$706,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-I

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity

8/16/04

Blended Coupon

6.4705%

Excess Protection Level 3 Month Average 5.89% December, 1998 5.87% November, 1998 5.74% October, 1998 6.06%

Cash Yield18.72%

Investor Charge Offs 4.98%

Base Rate 7.87%

Over 35 Day Delinquency 4.96%

Seller's Interest10.83%

Total Payment Rate13.62%

Total Principal Balance\$41,270,703,888.09

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-J

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity		9/15/04
Blended Coupon		5.7075%
Excess Protection Level 3 Month Average 5.86% December, 1998 5.84% November, 1998 5.71% October, 1998 6.03%		
Cash Yield	18.72%	
Investor Charge Offs	4.98%	
Base Rate	7.90%	
Over 35 Day Delinquency	4.96%	
Seller's Interest	10.83%	
Total Payment Rate	13.62%	
Total Principal Balance	\$41,270,703,888	.09
Investor Participation Amount	\$750,000,000.00	

\$4,468,784,369.60

Seller Participation Amount

MBNA MASTER CREDIT CARD TRUST II

Blended Coupon

SERIES 1997-K

KEY PERFORMANCE FACTORS

December 31, 1998

Expected B Maturity	11/15/05
Blended Coupon	5.7146%

Excess Protection Level 3 Month Average 5.86% December, 1998 5.83% November, 1998 5.71% October, 1998 6.02%

Investor Participation Amount

Seller Participation Amount

Cash Yield	18.72%
Investor Charge Offs	4.98%
Base Rate	7.91%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09

\$750,000,000.00

\$4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-M

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity	10/15/02
Blended Coupon	5.5136%
Excess Protection Level	

Excess Protection	телет
3 Month Average	5.96%
December, 1998	6.09%
November, 1998	5.69%
October, 1998	6.11%

Cash Yield	18.76%
Investor Charge Offs	4.98%
Base Rate	7.70%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$750,000,000.00

\$4,468,784,369.60

Seller Participation Amount

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-N

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity

11/15/00

Blended Coupon 5.5250%

Excess Protection Level
3 Month Average 5.86%
December, 1998 6.05%
November, 1998 5.66%
October, 1998 5.87%

Cash Yield	18.74%
Investor Charge Offs	4.98%
Base Rate	7.71%
Over 35 Day Delinquency	4.96%
Seller's Interest	10.83%
Total Payment Rate	13.62%
Total Principal Balance	\$41,270,703,888.09
Investor Participation Amount	\$900,000,000.00
Seller Participation Amount	\$4,468,784,369.60

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-A

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity 3/17/03

Blended Coupon 5.6904%

Excess Protection Level
3 Month Average 5.88%
December, 1998 5.86%
November, 1998 5.73%
October, 1998 6.05%

Cash Yield18.72%

Investor Charge Offs 4.98%

Base Rate 7.88%

Over 35 Day Delinquency 4.96%

Seller's Interest10.83%

Total Payment Rate13.62%

Total Principal Balance\$41,270,703,888.09

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-C

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity 6/16/03

Blended Coupon 5.6833%

Excess Protection Level
3 Month Average 5.89%
December, 1998 5.88%
November, 1998 5.73%
October, 1998 6.04%

Cash Yield18.72%

Investor Charge Offs 4.98%

Base Rate 7.86%

Over 35 Day Delinquency 4.96%

Seller's Interest10.83%

Total Payment Rate13.62%

Total Principal Balance\$41,270,703,888.09

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-D

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity 7/15/2003

Blended Coupon 5.8365%

Excess Protection Level
3 Month Average 5.97%
December, 1998 5.97%
November, 1998 5.81%
October, 1998 6.13%

Cash Yield18.72%

Investor Charge Offs 4.98%

Base Rate 7.77%

Over 35 Day Delinquency 4.96%

Seller's Interest10.83%

Total Payment Rate13.62%

Total Principal Balance\$41,270,703,888.09

Investor Participation Amount\$559,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-E

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity 4/15/2008

Blended Coupon 5.5896%

Excess Protection Level
3 Month Average 5.89%
December, 1998 6.03%
November, 1998 5.61%
October, 1998 6.02%

Cash Yield18.76%

Investor Charge Offs 4.98%

Base Rate 7.76%

Over 35 Day Delinquency 4.96%

Seller's Interest10.83%

Total Payment Rate13.62%

Total Principal Balance\$41,270,703,888.09

Investor Participation Amount\$882,400,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-F

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity 9/15/05

Blended Coupon 5.4188%

Excess Protection Level
3 Month Average 5.78%
December, 1998 6.16%
November, 1998 5.40%
October, 1998 5.78%

Cash Yield18.72%

Investor Charge Offs 4.98%

Base Rate 7.58%

Over 35 Day Delinquency 4.96%

Seller's Interest10.83%

Total Payment Rate13.62%

Total Principal Balance\$41,270,703,888.09

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-G

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity 9/15/2006

Blended Coupon 5.7419%

Excess Protection Level
3 Month Average 5.32%
December, 1998 5.81%
November, 1998 5.68%
October, 1998 4.45%

Cash Yield18.72%

Investor Charge Offs 4.98%

Base Rate 7.93%

Over 35 Day Delinquency 4.96%

Seller's Interest10.83%

Total Payment Rate13.62%

Total Principal Balance\$41,270,703,888.09

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-I

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity 10/16/2001

Blended Coupon 5.8591%

Excess Protection Level
3 Month Average 4.86%
December, 1998 5.69%
November, 1998 4.03%
October, 1998 N/A

Cash Yield18.72%

Investor Charge Offs 4.98%

Base Rate 8.05%

Over 35 Day Delinquency 4.96%

Seller's Interest10.83%

Total Payment Rate13.62%

Total Principal Balance\$41,270,703,888.09

Investor Participation Amount \$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-J

KEY PERFORMANCE FACTORS December 31, 1998

Expected B Maturity 9/15/03

Blended Coupon 5.3666%

Excess Protection Level
3 Month Average 5.31%
December, 1998 6.36%
November, 1998 4.26%
October, 1998 N/A

Cash Yield18.72%

Investor Charge Offs 4.98%

Base Rate 7.38%

Over 35 Day Delinquency 4.96%

Seller's Interest10.83%

Total Payment Rate13.62%

Total Principal Balance\$41,270,703,888.09

Investor Participation Amount\$750,000,000.00