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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: February 12, 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
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(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

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 January 31, 1999.

20.2 Series 1994-B Certificateholders' Statement for the month ended January 31, 1999.

20.3 Series 1994-C Certificateholders' Statement for the month ended January 31, 1999.

20.4 Series 1995-A Certificateholders' Statement for the month ended January 31, 1999.

20.5 Series 1995-B Certificateholders' Statement for the month ended January 31, 1999.

20.6 Series 1995-C Certificateholders' Statement for the month ended January 31, 1999.

20.7 Series 1995-D Certificateholders' Statement for the month ended January 31, 1999.

20.8 Series 1995-E Certificateholders' Statement for the month ended January 31, 1999.

20.9 Series 1995-F Certificateholders' Statement for the month ended January 31, 1999.

20.10 Series 1995-I Certificateholders' Statement for the month ended January 31, 1999.

20.11 Series 1995-J Certificateholders' Statement for the month ended January 31, 1999.

20.12 Series 1996-A Certificateholders' Statement for the month ended January 31, 1999.

20.13 Series 1996-B Certificateholders' Statement for the month ended January 31, 1999.

20.14 Series 1996-C Certificateholders' Statement for the month ended January 31, 1999.

20.15 Series 1996-D Certificateholders' Statement for the month ended January 31, 1999.

20.16 Series 1996-E Certificateholders' Statement for the month ended January 31, 1999.

20.17 Series 1996-G Certificateholders' Statement for the month ended January 31, 1999.

20.18 Series 1996-H Certificateholders' Statement for the month ended January 31, 1999.

20.19 Series 1996-J Certificateholders' Statement for the month ended January 31, 1999.

20.20 Series 1996-K Certificateholders' Statement for the month ended January 31, 1999.

20.21 Series 1996-L Certificateholders' Statement for the month ended January 31, 1999.

20.22 Series 1996-M Certificateholders' Statement for the month ended January 31, 1999.

20.23 Series 1997-B Certificateholders' Statement for the month ended January 31, 1999.

20.24 Series 1997-C Certificateholders' Statement for the month ended January 31, 1999.

20.25 Series 1997-E Certificateholders' Statement for the month ended January 31, 1999.

20.26 Series 1997-F Certificateholders' Statement for the month ended January 31, 1999.

20.27 Series 1997-I Certificateholders' Statement for the month ended January 31, 1999.

20.28 Series 1997-J Certificateholders' Statement for the month ended January 31, 1999.

20.29 Series 1997-K Certificateholders' Statement for the month ended January 31, 1999.

20.30 Series 1997-M Certificateholders' Statement for the month ended January 31, 1999.

20.31 Series 1997-N Certificateholders' Statement for the month ended January 31, 1999.

20.32 Series 1998-A Certificateholders' Statement for the month ended January 31, 1999.

20.33 Series 1998-C Certificateholders' Statement for the month ended January 31, 1999.

20.34 Series 1998-D Certificateholders' Statement for the month ended January 31, 1999.

20.35 Series 1998-E Certificateholders' Statement for the month ended January 31, 1999.

20.36 Series 1998-F Certificateholders' Statement for the month ended January 31, 1999.

20.37 Series 1998-G Certificateholders' Statement for the month ended January 31, 1999.

20.38 Series 1998-I Certificateholders' Statement for the month ended January 31, 1999.

20.39 Series 1998-J Certificateholders' Statement for the month ended

January 31, 1999.

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 January 31, 1999.
- 99.2. Series 1994-B Key Performance Factors for the month ended January 31, 1999.
- 99.3. Series 1994-C Key Performance Factors for the month ended January 31, 1999.
- 99.4. Series 1995-A Key Performance Factors for the month ended January 31, 1999.
- 99.5. Series 1995-B Key Performance Factors for the month ended January 31, 1999.
- 99.6. Series 1995-C Key Performance Factors for the month ended January 31, 1999.
- 99.7. Series 1995-D Key Performance Factors for the month ended January 31, 1999.
- 99.8. Series 1995-E Key Performance Factors for the month ended January 31, 1999.
- 99.9. Series 1995-F Key Performance Factors for the month ended January 31, 1999.
- 99.10. Series 1995-I Key Performance Factors for the month ended January 31, 1999.
- 99.11. Series 1995-J Key Performance Factors for the month ended January 31, 1999.
- 99.12. Series 1996-A Key Performance Factors for the month ended January 31, 1999.
- 99.13. Series 1996-B Key Performance Factors for the month ended January 31, 1999.
- 99.14. Series 1996-C Key Performance Factors for the month ended January 31, 1999.
- 99.15. Series 1996-D Key Performance Factors for the month ended January 31, 1999.
- 99.16. Series 1996-E Key Performance Factors for the month ended January 31, 1999.
- 99.17. Series 1996-G Key Performance Factors for the month ended January 31, 1999.
- 99.18. Series 1996-H Key Performance Factors for the month ended January 31, 1999.
- 99.19. Series 1996-J Key Performance Factors for the month ended January 31, 1999.
- 99.20. Series 1996-K Key Performance Factors for the month ended January 31, 1999.
- 99.21. Series 1996-L Key Performance Factors for the month ended January 31, 1999.
- 99.22. Series 1996-M Key Performance Factors for the month ended January 31, 1999.
- 99.23. Series 1997-B Key Performance Factors for the month ended January 31, 1999.
- 99.24. Series 1997-C Key Performance Factors for the month ended January 31, 1999.
- 99.25. Series 1997-E Key Performance Factors for the month ended January 31, 1999.

- 99.26. Series 1997-F Key Performance Factors for the month ended January 31, 1999.
- 99.27. Series 1997-I Key Performance Factors for the month ended January 31, 1999.
- 99.28. Series 1997-J Key Performance Factors for the month ended January 31, 1999.
- 99.29. Series 1997-K Key Performance Factors for the month ended January 31, 1999.
- 99.30. Series 1997-M Key Performance Factors for the month ended January 31, 1999.
- 99.31. Series 1997-N Key Performance Factors for the month ended January 31, 1999.
- 99.32. Series 1998-A Key Performance Factors for the month ended January 31, 1999.
- 99.33. Series 1998-C Key Performance Factors for the month ended January 31, 1999.
- 99.34. Series 1998-D Key Performance Factors for the month ended January 31, 1999.
- 99.35. Series 1998-E Key Performance Factors for the month ended January 31, 1999.
- 99.36. Series 1998-F Key Performance Factors for the month ended January 31, 1999.
- 99.37. Series 1998-G Key Performance Factors for the month ended January 31, 1999.
- 99.38. Series 1998-I Key Performance Factors for the month ended January 31, 1999.
- 99.39. Series 1998-J Key Performance Factors for the month ended January 31, 1999.

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: February 12, 1999

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: Bruce Crescenzo

Name: Bruce Crescenzo
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$ 4.651111
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	\$ 4.828889
8. The amount of distribution in respect of Class B Deficiency Amounts	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$ 0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$ 4.933333
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 \$85,919,371.23

(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 \$4,444,105.35

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,394,421.33

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 \$40,086,865,639.98

(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: January 1, 1999 through January 31, 1999 1.84%

(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

- (l) The Fixed Investor Percentage with respect to the related Monthly Period N/A

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

- (n) The Class B Fixed Allocation with respect to the related Monthly Period N/A

- (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

- (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,134,888.94

- (b) The Class A Investor Default Amount for the related Monthly Period \$2,727,353.38

- (c) The Class B Investor Default Amount for the related Monthly Period \$141,069.99

- (d) The Collateral Default Amount for the related Monthly Period \$266,465.57

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
(l) 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	\$688,750.00
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$35,625.00
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$67,291.67
7. 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	\$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. Principal 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. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,618,426.28
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$497,504.83
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$939,731.32
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	\$10,031,676.28
(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	\$518,879.83
(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

\$980,106.32

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	13.26%

(b) The Portfolio Adjusted Yield	5.20%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
January 15, 1999 through February 15, 1999:

Class A and Class B determination -	5.06250%

Collateral Interest determination -	5.00000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Dave Martini

By: _____
Name: Dave Martini
Title: Vice President

1994-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.312408
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	\$4.811111
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.933333
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	\$113,051,804.53 -----
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$5,847,508.03 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$11,045,289.30 -----
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	\$40,086,865,639.98 -----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00 -----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00 -----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00 -----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000,000.00 -----
(h)	The Floating Investor Percentage with respect to the period: January 1, 1999 through January 31, 1999	2.42%
(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
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$4,124,853.79
(b) The Class A Investor Default Amount for the related Monthly Period	\$3,588,622.85
(c) The Class B Investor Default Amount for the related Monthly Period	\$185,618.44
(d) The Collateral Default Amount for the related Monthly Period	\$350,612.50

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
(l) 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	\$906,250.00
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46,875.00
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$88,541.67
7. Reallocations	

(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
8. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,655,824.20
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$654,611.59
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,236,488.33
10. Collection of Finance Charge Receivables		
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$13,199,574.20
(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

\$682,736.59

(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

\$1,289,613.33

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

\$259,570.40

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.26%

(b) The Portfolio Adjusted Yield

5.22%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of January 15, 1999 through February 15, 1999:

Class B determination -

5.06250%

Collateral Interest determination -

5.00000%

The weighted average of the Treasury Bill Rates for the Interest Period:

January 15, 1999 through February 15, 1999

4.46884%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.722222
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	\$4.900000
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	\$5.044444
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

- Collection of Principal Receivables
 - The aggregate amount of Collections of Principal Receivables processed

during the related Monthly Period which were allocated in respect of the Class A Certificates	\$113,051,804.53 -----
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(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	\$5,847,508.03 -----
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(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$11,045,289.30 -----
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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	\$40,086,865,639.98 -----
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(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 -----
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(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 -----
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(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 -----
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(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 -----
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(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 -----
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(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 -----
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(h) The Floating Investor Percentage with respect to the period:	
January 1, 1999 through January 31, 1999	2.42%

(i) The Class A Floating Allocation with respect to the related Monthly Period	0.870000 -----
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(j) The Class B Floating Allocation with respect to the related Monthly	0.045000 -----
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(k) The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$4,124,853.79
(b) The Class A Investor Default Amount for the related Monthly Period	\$3,588,622.85
(c) The Class B Investor Default Amount for the related Monthly Period	\$185,618.44
(d) The Collateral Default Amount for the related Monthly Period	\$350,612.50

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 -----
(l) 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	\$906,250.00 -----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46,875.00 -----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$88,541.67 -----
 7. Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to	

	this Distribution Date	\$ 0.00

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

(c)	The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00

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

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

(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

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

(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00

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

9.	Available Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,655,824.20

(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$654,611.59

(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,236,488.33

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	\$13,199,574.20

(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

\$682,736.59

(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

\$1,289,613.33

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.26%

(b) The Portfolio Adjusted Yield

5.11%

C. LIBOR Determinations

LIBOR rates for the Interest Period of January 15, 1999 through February 15, 1999:

Class A and Class B determination -

5.06250%

Collateral Interest determination -

5.00000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.684444
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	\$4.844444
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	\$5.102995
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 \$65,004,786.73

(b) The aggregate amount of Collections
of Principal Receivables processed
during the related Monthly Period
which were allocated in respect of
the Class B Certificates \$3,362,316.21

(c) The aggregate amount of Collections
of Principal Receivables processed
during the related Monthly Period
which were allocated in respect of
the Collateral Interest \$6,351,041.85

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 \$40,086,865,639.98

(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:

January 1, 1999 through January 31, 1999 1.39%

(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
Period 0.045000

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

Period 0.085000

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A -----

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96% -----	801,336,969.17 -----
(b) 65 - 94 days:	1.02% -----	416,946,501.75 -----
(c) 95 - 124 days:	0.75% -----	307,796,025.30 -----
(d) 125 - 154 days:	0.60% -----	244,947,794.95 -----
(e) 155 or more days:	0.96% -----	396,162,845.32 -----
Total	5.29% -----	2,167,190,136.49 -----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,371,790.87 -----
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,063,458.10 -----
(c) The Class B Investor Default Amount for the related Monthly Period	\$106,730.57 -----
(d) The Collateral Default Amount for the related Monthly Period	\$201,602.20 -----

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

(l)	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	\$521,093.75

(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13

(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45

7.	Reallocations	
(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. 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 allocated in respect of the Class A Certificates	\$7,589,754.98
(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	\$392,573.56
(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	\$741,527.74
9. Principal 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. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,277,098.73
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account	

on the related Transfer Date \$376,401.68

(c) The amount of Collateral Available
Funds on deposit in the Finance Charge
Account on the related Transfer Date \$710,980.87

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period 13.26%

(b) The Portfolio Adjusted Yield 5.13%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of
January 15, 1999 through February 15, 1999: 5.00000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.586667
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	\$4.728889
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.944444
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 \$84,788,849.36

(b) The aggregate amount of Collections
of Principal Receivables processed
during the related Monthly Period
which were allocated in respect of
the Class B Certificates \$4,385,628.26

(c) The aggregate amount of Collections
of Principal Receivables processed
during the related Monthly Period
which were allocated in respect of
the Collateral Interest \$8,283,966.85

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 \$40,086,865,639.98

(b) The amount of Principal Receivables
in the Trust represented by the
Investor Interest of Series 1995-B
as of the end of the day on the last
day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables
in the Trust represented by the
Adjusted Investor Interest of Series
1995-B as of the end of the day on the
last day of the related Monthly Period \$750,000,000.00

(d) The amount of Principal Receivables
in the Trust represented by the
Class A Investor Interest as of
the end of the day on the last day of
the related Monthly Period \$652,500,000.00

(e) The amount of Principal Receivables
in the Trust represented by the
Class A Adjusted Investor Interest
as of the end of the day on the last
day of the related Monthly Period \$652,500,000.00

(f) The amount of Principal Receivables
in the Trust represented by the
Class B Investor Interest as of
the end of the day on the last day
of the related Monthly Period \$33,750,000.00

(g) The amount of Principal Receivables in
the Trust represented by the Collateral
Interest as of the end of the day on the
last day of the related Monthly period \$63,750,000.00

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

January 1, 1999 through January 31, 1999 1.82%

(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
Period 0.045000

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

Period 0.085000

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,093,640.10
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,691,466.99
(c) The Class B Investor Default Amount for the related Monthly Period	\$139,213.74
(d) The Collateral Default Amount for the related Monthly Period	\$262,959.37

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 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
(l)	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	\$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. 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	\$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. Collection of Finance Charge Receivables	
(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$9,899,680.15

(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	\$512,052.29

(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	\$967,210.06

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 Period	\$ 0.00

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

(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00

(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00

10. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,491,867.65

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$490,958.54

(c) The amount of Collateral Available
Funds on deposit in the Finance Charge
Account on the related Transfer Date \$927,366.31

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period 13.26%

(b) The Portfolio Adjusted Yield 5.25%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of
January 15, 1999 through February 15, 1999: 5.00000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice President

1995-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$5.375000
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.817778
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	\$5.084444
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	\$65,004,786.73 -----
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,362,316.21 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,351,041.85 -----
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	\$40,086,865,639.98 -----
(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: January 1, 1999 through January 31, 1999	1.39%
(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
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,371,790.87
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,063,458.10
(c) The Class B Investor Default Amount for the related Monthly Period	\$106,730.57
(d) The Collateral Default Amount for the related Monthly Period	\$201,602.20

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 -----
(l) 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	\$521,093.75 -----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13 -----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45 -----
 7. Reallocations	
(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. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

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

(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00

9. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,656,788.48

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$376,401.68

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$710,980.87

10. Collection of Finance Charge Receivables	
(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$7,969,444.73

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$392,573.56

(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

\$741,527.74

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date \$379,689.75

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

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.26%

(b) The Portfolio Adjusted Yield 5.20%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of January 15, 1999 through February 15, 1999: 5.00000%

D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty

1. The Mark-to-Market Amount, if any, for the related Monthly Period. \$ N/A

2. Has the Interest Reserve Account been established? No

3. Has the Interest Reserve Account been funded? No

4. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any \$ 0.00

5. How many funds withdrawn from the Interest Reserve Account were utilized?
none
6. Has the Interest Rate Swap been Terminated? No

7. Long Term Credit Rating of the Swap Counterparty AAA/Aaa

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$5.041667
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.702222
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.925490
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections

of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$56,525,899.52

(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 \$2,923,753.99

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,522,644.59

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$40,086,865,639.98

(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:
January 1, 1999 through January 31, 1999 1.21%

(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
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,062,426.80
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,794,311.33
(c) The Class B Investor Default Amount for the related Monthly Period	\$92,809.21
(d) The Collateral Default Amount for the related Monthly Period	\$175,306.26

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

(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

 6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83

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

(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,561,023.54
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$327,305.83
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$618,244.19
10. Collection of Finance Charge Receivables		
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$6,832,898.54
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$341,368.33

(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

\$644,806.69

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date

\$233,111.67

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

\$ 0.00

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.26%

(b) The Portfolio Adjusted Yield

5.33%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of January 15, 1999 through February 15, 1999: 5.00000%

D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty

1. The Mark-to-Market Amount, if any, for the related Monthly Period.
2. Has the Interest Reserve Account been established?
3. Has the Interest Reserve Account been funded?
4. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any
5. How any funds withdrawn from the Interest Reserve Account were utilized?
6. Has the Interest Rate Swap been Terminated?
7. Long Term Credit Rating of the Swap Counterparty

N/A

No

No

\$ 0.00

none

No

AAA/Aaa

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.640000
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	\$4.728889
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.995556
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections

of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$56,525,899.52

(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 \$2,923,753.99

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,522,644.59

2. Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$40,086,865,639.98

(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:
January 1, 1999 through January 31, 1999 1.21%

(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
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,062,426.80
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,794,311.33
(c) The Class B Investor Default Amount for the related Monthly Period	\$92,809.21
(d) The Collateral Default Amount for the related Monthly Period	\$175,306.26

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 -----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00 -----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50 -----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83 -----
7. Reallocations	
(a) The amount of Reallocated Collateral	

Principal Collections with respect to this Distribution Date	\$ 0.00
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c) The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,327,911.87
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$327,305.83
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$618,244.19
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	\$6,599,786.87
(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the	

related Monthly Period which were allocated in respect of the Class B Certificates \$341,368.33

(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 \$644,806.69

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.26%

(b) The Portfolio Adjusted Yield 5.19%

C. LIBOR Determinations

LIBOR rates for the Interest Period of January 15, 1999 through February 15, 1999: 5.00000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.846561
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 \$ 59,124,795.52

(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 \$ 2,436,459.10

(c) The aggregate amount of Collections
 of Principal Receivables processed
 during the related Monthly Period
 which were allocated in respect of
 the Collateral Interest \$ 3,411,043.68

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 \$40,086,865,639.98

(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:
 January 1, 1999 through January 31, 1999 1.21%

(i) The Class A Floating Allocation
 with respect to the related Monthly
 Period 0.910000 -----

(j) The Class B Floating Allocation
 with respect to the related Monthly 0.037500 -----

(k) The Collateral Floating Allocation
 with respect to the related Monthly
 Period 0.052500

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,062,426.88
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,876,808.58
(c) The Class B Investor Default Amount for the related Monthly Period	\$77,340.95
(d) The Collateral Default Amount for the related Monthly Period	\$108,277.35

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
(l) 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	\$473,958.33
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$19,531.25
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$27,343.75
7. Reallocations	
(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00

(c) The Collateral Interest as of the close of business on this Distribution Date	\$26,250,000.00
(d) The Class B Investor Interest as of the close of business on this Distribution Date	\$18,750,000.00
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	\$6,903,225.80
(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	\$284,473.24
(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	\$398,262.74
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 Period	\$ 0.00
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
10. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,618,850.80
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$272,754.49
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$381,856.49

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date	\$464,539.86
(b) The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	13.26%
(b) The Portfolio Adjusted Yield	4.28%

C. Floating Rate Determinations

LIBOR rates for the Interest Period

Collateral Interest Determination

January 15, 1999 through February 15, 1999: 5.00000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.595556
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	\$4.684444
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.822222
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	\$84,788,849.36 -----
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$4,385,628.26 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,283,966.85 -----
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	\$40,086,865,639.98 -----
(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: January 1, 1999 through January 31, 1999	1.82%
(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
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
	Total 5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,093,640.10
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,691,466.99
(c) The Class B Investor Default Amount for the related Monthly Period	\$139,213.74
(d) The Collateral Default Amount for the related Monthly Period	\$262,959.37

5. Investor Charge Offs

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

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

(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

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

(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00

(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	\$9,491,867.65

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$490,958.54

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$927,366.31

10. Collection of Finance Charge Receivables	
(a) The aggregate amount of Collections	

of Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, allocated
in respect of the Class A Certificates \$9,899,680.15

(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 \$512,052.29

(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 \$967,210.06

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period 13.26%

(b) The Portfolio Adjusted Yield 5.26%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
January 15, 1999 through February 15, 1999: 5.00000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.648889
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	\$4.755556
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.977778
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

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

which were allocated in respect of the Class A Certificates	\$56,525,899.52
(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	\$2,923,753.99
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,522,644.59
2. Principal Receivables in the Trust	
(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$40,086,865,639.98
(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: January 1, 1999 through January 31, 1999	1.21%
(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

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,062,426.80
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,794,311.33
(c) The Class B Investor Default Amount for the related Monthly Period	\$92,809.21
(d) The Collateral Default Amount for the related Monthly Period	\$175,306.26

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

(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00

7. Reallocations

(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,327,911.87
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$327,305.83
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$618,244.19
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	\$6,599,786.87
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were	

allocated in respect of the Class B
Certificates \$341,368.33

(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 \$644,806.69

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period 13.26%

(b) The Portfolio Adjusted Yield 5.18%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
January 15, 1999 through February 15, 1999: 5.00000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.631111
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	\$4.746667
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.862222
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 \$79,136,261.67

(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 \$4,093,253.49

(c) The aggregate amount of Collections
 of Principal Receivables processed
 during the related Monthly Period
 which were allocated in respect of
 the Collateral Interest \$7,731,705.62

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 \$40,086,865,639.98

(b) The amount of Principal Receivables
 in the Trust represented by the
 Investor Interest of Series 1996-A
 as of the end of the day on the last
 day of the related Monthly Period \$700,000,000.00

(c) The amount of Principal Receivables
 in the Trust represented by the
 Adjusted Investor Interest of Series
 1996-A as of the end of the day on the
 last day of the related Monthly Period \$700,000,000.00

(d) The amount of Principal Receivables
 in the Trust represented by the
 Class A Investor Interest as of
 the end of the day on the last day of
 the related Monthly Period \$609,000,000.00

(e) The amount of Principal Receivables
 in the Trust represented by the
 Class A Adjusted Investor Interest
 as of the end of the day on the last
 day of the related Monthly Period \$609,000,000.00

(f) The amount of Principal Receivables
 in the Trust represented by the
 Class B Investor Interest as of
 the end of the day on the last day
 of the related Monthly Period \$31,500,000.00

(g) The amount of Principal Receivables in
 the Trust represented by the Collateral
 Interest as of the end of the day on the
 last day of the related Monthly period \$59,500,000.00

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

 January 1, 1999 through January 31, 1999 1.70%

(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
 Period 0.045000

(k) The Collateral Floating Allocation
 with respect to the related Monthly
 Period 0.085000

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,887,397.67
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,512,035.93
(c) The Class B Investor Default Amount for the related Monthly Period	\$129,932.84
(d) The Collateral Default Amount for the related Monthly Period	\$245,428.90

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 -----
(l) 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	\$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. 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	\$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. Principal Funding Account	
(a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00 -----
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00 -----
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
(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	\$8,859,076.60 -----
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$458,227.94 -----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$865,542.20 -----
10. Collection of Finance Charge Receivables	
(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,239,701.60 -----
(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	\$477,915.44 -----
(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

\$902,729.70

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period

13.26%

(b) The Portfolio Adjusted Yield

5.21%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
January 15, 1999 through February 15, 1999: 5.00000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice President

1996-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.675556
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	\$4.773333
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	\$5.096993
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

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

	which were allocated in respect of the Class A Certificates	\$56,525,899.52 -----
(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	\$2,923,753.99 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,522,644.59 -----
2. Principal Receivables in the Trust		
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$40,086,865,639.98 -----
(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: January 1, 1999 through January 31, 1999 1.21%	
(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 Period	0.045000 -----
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000 -----

- (l) The Fixed Investor Percentage with respect to the related Monthly Period N/A

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

- (n) The Class B Fixed Allocation with respect to the related Monthly Period N/A

- (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
	-----	-----
(b) 65 - 94 days:	1.02%	416,946,501.75
	-----	-----
(c) 95 - 124 days:	0.75%	307,796,025.30
	-----	-----
(d) 125 - 154 days:	0.60%	244,947,794.95
	-----	-----
(e) 155 or more days:	0.96%	396,162,845.32
	-----	-----
Total	5.29%	2,167,190,136.49
	-----	-----

4. Investor Default Amount

- (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,062,426.80

- (b) The Class A Investor Default Amount for the related Monthly Period \$1,794,311.33

- (c) The Class B Investor Default Amount for the related Monthly Period \$92,809.21

- (d) The Collateral Default Amount for the related Monthly Period \$175,306.26

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

(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00 -----
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00 -----
8. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00 -----
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00 -----
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,327,911.87 -----
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$327,305.83 -----
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$618,244.19 -----
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	\$6,599,786.87 -----
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$341,368.33 -----
(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

\$644,806.69

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period

13.26%

(b) The Portfolio Adjusted Yield

5.14%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
January 15, 1999 through February 15, 1999: 5.00000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice President

1996-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.568889
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	\$4.693333
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.911111
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

B. Information Regarding the Performance of the Trust

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

	which were allocated in respect of the Class A Certificates	\$56,525,899.52 -----
(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	\$2,923,753.99 -----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,522,644.59 -----
2.	Principal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$40,086,865,639.98 -----
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-C as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-C as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00 -----
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00 -----
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00 -----
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00 -----
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00 -----
(h)	The Floating Investor Percentage with respect to the period: January 1, 1999 through January 31, 1999	1.21%
(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 Period	0.045000 -----
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000 -----

- (l) The Fixed Investor Percentage with respect to the related Monthly Period N/A

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

- (n) The Class B Fixed Allocation with respect to the related Monthly Period N/A

- (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

- (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,062,426.80

- (b) The Class A Investor Default Amount for the related Monthly Period \$1,794,311.33

- (c) The Class B Investor Default Amount for the related Monthly Period \$92,809.21

- (d) The Collateral Default Amount for the related Monthly Period \$175,306.26

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

(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,327,911.87
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$327,305.83
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$618,244.19
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	\$6,599,786.87
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$341,368.33
(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

\$644,806.69

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	13.26% -----
(b) The Portfolio Adjusted Yield	5.28% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of
January 15, 1999 through February 15, 1999: 5.00000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice President

1996-C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.577778
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	\$4.702222
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.844444
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	\$110,452,908.52 -----
(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	\$9,745,846.50 -----
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,745,846.50 -----
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	\$40,086,865,639.98 -----
(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: January 1, 1999 through January 31, 1999	2.42%
(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

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$4,124,853.79
(b) The Class A Investor Default Amount for the related Monthly Period	\$3,506,125.63
(c) The Class B Investor Default Amount for the related Monthly Period	\$309,364.08
(d) The Collateral Default Amount for the related Monthly Period	\$309,364.08

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original 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 -----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
 6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67 -----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00 -----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00 -----
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00 -----
 7. 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	\$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 but prior to withdrawals)	\$ 0.00 -----
(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00 -----
(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
9. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,364,885.18 -----
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,091,019.57 -----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,091,019.57 -----
10. Collection of Finance Charge Receivables	
(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,896,135.18 -----
(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	\$1,137,894.57 -----
(c) The aggregate amount of Collections of Finance Charge Receivables and Annual	

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

\$1,137,894.57

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period

13.26%

(b) The Portfolio Adjusted Yield

5.27%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
January 15, 1999 through February 15, 1999:

5.00000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

1996-D

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.595556
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	\$4.720000
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.955556
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 \$82,839,685.37

(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 \$7,309,382.25

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,309,382.25

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 \$40,086,865,639.98

(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:
January 1, 1999 through January 31, 1999 1.82%

(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
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,093,640.36
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,629,594.38
(c) The Class B Investor Default Amount for the related Monthly Period	\$232,022.99
(d) The Collateral Default Amount for the related Monthly Period	\$232,022.99

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
(l) 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 -----
8. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00 -----
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00 -----
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,273,664.43 -----
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$818,264.31 -----
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$818,264.31 -----
10. Collection of Finance Charge Receivables		
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,672,101.93 -----
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$853,420.56

(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	\$853,420.56
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11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	13.26%

(b) The Portfolio Adjusted Yield	5.24%

C. LIBOR Determinations

LIBOR rates for the Interest Period of
January 15, 1999 through February 15, 1999:

Class A and Class B determination -	5.00000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.604444
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	\$4.755555
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.621204
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 \$55,226,456.93

(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 \$4,872,923.34

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,872,923.34

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 \$40,086,865,639.98

(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:
January 1, 1999 through January 31, 1999 1.21%

(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

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A

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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
	-----	-----
(b) 65 - 94 days:	1.02%	416,946,501.75
	-----	-----
(c) 95 - 124 days:	0.75%	307,796,025.30
	-----	-----
(d) 125 - 154 days:	0.60%	244,947,794.95
	-----	-----
(e) 155 or more days:	0.96%	396,162,845.32
	-----	-----
Total	5.29%	2,167,190,136.49
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,062,426.98

(b) The Class A Investor Default Amount for the related Monthly Period	\$1,753,062.90

(c) The Class B Investor Default Amount for the related Monthly Period	\$154,682.04

(d) The Collateral Default Amount for the related Monthly Period	\$154,682.04

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	
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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
(l) 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 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. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Available Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,182,443.01
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$545,509.70
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$545,509.70
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	\$6,448,068.01
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were	

allocated in respect of the Class B
Certificates \$568,947.20

(c) The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$568,947.20

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period 13.26%

(b) The Portfolio Adjusted Yield 5.22%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of
January 15, 1999 through February 15, 1999: 5.00000%

Collateral Interest Determination for the Interest
Period of
January 14, 1999 to February 12, 1999: 5.00250%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 is set forth below.

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

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

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

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

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

4. The amount of distribution in respect of Collateral Monthly Interest	\$4.432569

5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$4.890969

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	\$5.042080

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	\$15,647,404.47
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2. The amount of the current quarterly interest distribution in respect of Class A	\$14,342,766.27
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	\$ 14.061536
4. The amount of the current quarterly interest distribution in respect of Class B	\$1,304,638.20
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	\$ 14.495980

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	\$132,543,492.24
(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	\$11,695,015.86
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$11,695,015.86

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	\$40,086,865,639.98
(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 Investor Interest as of
the end of the day on the last day
of the related Monthly Period \$90,000,000.00

(g) The amount of Principal Receivables in
the Trust represented by the Collateral
Interest as of the end of the day on the
last day of the related Monthly period \$90,000,000.00

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

January 1, 1999 through January 31, 1999 2.91%

(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

(l) The Fixed Investor Percentage with
respect to the related Monthly Period N/A

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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount
for the related Monthly Period \$4,949,824.64

(b) The Class A Investor Default Amount
for the related Monthly Period \$4,207,350.84

(c) The Class B Investor Default Amount
for the related Monthly Period \$371,236.90

(d) The Collateral Default Amount for the related Monthly Period	\$371,236.90

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

(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

6. Investor Servicing Fee	
(a) The amount of the Class A Servicing	

Fee payable by the Trust to the Servicer for the related Monthly Period \$1,062,500.00

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$93,750.00

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$93,750.00

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$750,000.00

7. Reallocations

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

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

(c) The Collateral Interest as of the close of business on this Distribution Date \$90,000,000.00

(d) The Class B Investor Interest as of the close of business on this Distribution Date \$90,000,000.00

8. Principal Funding Account

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

(b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00

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

(d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

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

9. Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$15,647,404.47

(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$4,988,788.27 -----
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$453,787.20 -----
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$40,022.83 -----

10. Available Funds

(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$14,877,885.48 -----
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,309,223.50 -----
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,309,223.50 -----

11. Collection of Finance Charge Receivables

(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$15,515,385.48 -----
(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	\$1,365,473.50 -----
(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	\$1,365,473.50 -----

12. Portfolio Yield

(a)	The Portfolio Yield for the related Monthly Period	13.30% -----
(b)	The Portfolio Adjusted Yield	5.21% -----

E. LIBOR Determinations

LIBOR rates for the related Interest Period:

Class A and Class B determination -	5.40234% -----
Collateral Interest determination -	5.00250% -----

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

1996-H

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.577778
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	\$4.764444
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.472847
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 \$110,452,908.52

(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 \$9,745,846.50

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,745,846.50

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 \$40,086,865,639.98

(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:
January 1, 1999 through January 31, 1999 2.42%

(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

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A

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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
	-----	-----
(b) 65 - 94 days:	1.02%	416,946,501.75
	-----	-----
(c) 95 - 124 days:	0.75%	307,796,025.30
	-----	-----
(d) 125 - 154 days:	0.60%	244,947,794.95
	-----	-----
(e) 155 or more days:	0.96%	396,162,845.32
	-----	-----
Total	5.29%	2,167,190,136.49
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,124,853.79

(b) The Class A Investor Default Amount for the related Monthly Period	\$3,506,125.63

(c) The Class B Investor Default Amount for the related Monthly Period	\$309,364.08

(d) The Collateral Default Amount for the related Monthly Period	\$309,364.08

5. Investor Charge Offs

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

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

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00

7. 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	\$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 but prior to withdrawals)	\$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

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

(d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00

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

9. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,364,885.18

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,091,019.57

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,091,019.57

10. Collection of Finance Charge Receivables	

- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$12,896,135.18

- (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 \$1,137,894.57

- (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,137,894.57

11. Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 13.26%

- (b) The Portfolio Adjusted Yield 5.26%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

- January 15, 1999 through February 15, 1999:
Class A and Class B determination - 5.00000%

- January 14, 1999 to February 12, 1999:
Collateral Interest determination - 5.00250%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.560000
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	\$4.755556
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.513125
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	\$110,452,908.52	-----
(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	\$9,745,846.50	-----
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,745,846.50	-----
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	\$40,086,865,639.98	-----
(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: January 1, 1999 through January 31, 1999	2.42%	
(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

(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A

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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
	-----	-----
(b) 65 - 94 days:	1.02%	416,946,501.75
	-----	-----
(c) 95 - 124 days:	0.75%	307,796,025.30
	-----	-----
(d) 125 - 154 days:	0.60%	244,947,794.95
	-----	-----
(e) 155 or more days:	0.96%	396,162,845.32
	-----	-----
Total	5.29%	2,167,190,136.49
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,124,853.79

(b) The Class A Investor Default Amount for the related Monthly Period	\$3,506,125.63

(c) The Class B Investor Default Amount for the related Monthly Period	\$309,364.08

(d) The Collateral Default Amount for the related Monthly Period	\$309,364.08

5. Investor Charge Offs

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

(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original 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 -----
(l) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67 -----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00 -----
(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00 -----
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00 -----
7. 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	\$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 but prior to withdrawals)	\$ 0.00

(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

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

(d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00

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

9. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,364,885.18

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,091,019.57

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,091,019.57

10. Collection of Finance Charge Receivables	
(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,896,135.18

(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	\$1,137,894.57

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

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

\$1,137,894.57

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.26%

(b) The Portfolio Adjusted Yield

5.27%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

January 15, 1999 through February 15, 1999:
Class A and Class B determination -

5.00000%

January 14, 1999 to February 12, 1999:
Collateral Interest determination -

5.00250%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

1996-K

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Collateral Monthly Interest	\$4.422581
5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$4.828747
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	\$5.015413
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	\$6,440,849.08

2. The amount of the current quarterly interest distribution in respect of Class A	\$5,900,124.83

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	\$ 13.882647

4. The amount of the current quarterly interest distribution in respect of Class B	\$540,724.25

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	\$ 14.419313

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	\$55,226,456.93

(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	\$4,872,923.34

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,872,923.34

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	\$40,086,865,639.98

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00 -----
(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00 -----
(h) The Floating Investor Percentage with respect to the period: January 1, 1999 through January 31, 1999	1.21%
(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 -----
(l) The Fixed Investor Percentage with respect to the related Monthly Period	N/A -----
(m) The Class A Fixed Allocation with respect to the related Monthly Period	N/A -----
(n) The Class B Fixed Allocation with respect to the related Monthly Period	N/A -----
(o) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A -----

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96% -----	801,336,969.17 -----
(b) 65 - 94 days:	1.02% -----	416,946,501.75 -----
(c) 95 - 124 days:	0.75% -----	307,796,025.30 -----
(d) 125 - 154 days:	0.60% -----	244,947,794.95 -----
(e) 155 or more days:	0.96% -----	396,162,845.32 -----
Total	5.29% -----	2,167,190,136.49 -----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,062,426.98 -----
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,753,062.90 -----
(c) The Class B Investor Default Amount for the related Monthly Period	\$154,682.04 -----
(d) The Collateral Default Amount for	

the related Monthly Period

\$154,682.04

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

(b) The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

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

(d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00

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

9. Interest Funding Account	
(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$6,440,849.08

(b) The aggregate amount deposited into	

the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date \$2,052,217.33 -----

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date \$188,078.00 -----

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$16,473.53 -----

10. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,198,916.54 -----

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$545,509.70 -----

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$545,509.70 -----

11. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$6,464,541.54 -----

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$568,947.20 -----

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$568,947.20 -----

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.30% -----

(b) The Portfolio Adjusted Yield 5.27% -----

E. LIBOR Determinations

LIBOR rates for the related Interest Period:

Class A and Class B determination - 5.40234% -----

Collateral Interest determination - 5.00250% -----

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

1996-L

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Collateral Monthly Interest	\$4.621875
5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$4.917636
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	\$5.113191
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	\$6,560,001.86

2. The amount of the current quarterly interest distribution in respect of Class A	\$6,008,735.94

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	\$ 14.138202

4. The amount of the current quarterly interest distribution in respect of Class B	\$551,265.92

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	\$ 14.700425

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	\$55,226,456.93

(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	\$4,872,923.34

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,872,923.34

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	\$40,086,865,639.98

(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	

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:

January 1, 1999 through January 31, 1999 1.21%

(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

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

N/A

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

N/A

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

N/A

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

N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

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

\$2,062,426.98

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

\$1,753,062.90

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

\$154,682.04

(d) The Collateral Default Amount for the related Monthly Period	\$154,682.04

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

(l) 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 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. Principal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00 -----
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00 -----
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00 -----
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00 -----
9. Interest Funding Account		
(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$6,560,001.86 -----

(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,089,995.11	-----
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$191,744.67	-----
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$16,779.46	-----

10. Available Funds

(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,199,222.47	-----
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$545,509.70	-----
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$545,509.70	-----

11. Collection of Finance Charge Receivables

(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,464,847.47	-----
(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	\$568,947.20	-----
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$568,947.20	-----

12. Portfolio Yield

(a)	The Portfolio Yield for the related Monthly Period	13.30%	-----
(b)	The Portfolio Adjusted Yield	5.16%	-----

E. LIBOR Determinations

LIBOR rates for the related Interest Period:

Class A and Class B determination -	5.40234%	-----
Collateral Interest determination -	5.00250%	-----

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

1996-M

FORM OF MONTHLY CERTIFICATEHOLDERS'S STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Class C Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.586667
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	\$4.755556
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Class C Monthly Interest	\$5.288889
11. The amount of distribution in respect of Class C Deficiency Amounts	\$0.000000
12. The amount of distribution in respect of Class C Additional Interest	\$ 0.000000

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$110,452,908.52 -----
(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	\$9,745,846.50 -----
(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	\$9,745,846.50 -----
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	\$40,086,865,639.98 -----
(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:	January 1, 1999 through January 31, 1999	2.42%
(k) The Class A Floating Allocation with respect to the related Monthly Period		0.850000 -----
(l) The Class B Floating Allocation with respect to the related Monthly Period		0.075000 -----
(m) The Class C Floating Allocation with respect to the related Monthly Period		0.075000 -----
(n) The Fixed Investor Percentage with respect to the related Monthly Period		N/A -----
(o) The Class A Fixed Allocation with respect to the related Monthly Period		N/A -----
(p) The Class B Fixed Allocation with respect to the related Monthly Period		N/A -----
(q) The Class C Fixed Allocation with respect to the related Monthly Period		N/A -----

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96% -----	801,336,969.17 -----
(b) 65 - 94 days:	1.02% -----	416,946,501.75 -----
(c) 95 - 124 days:	0.75% -----	307,796,025.30 -----
(d) 125 - 154 days:	0.60% -----	244,947,794.95 -----
(e) 155 or more days:	0.96% -----	396,162,845.32 -----
Total	5.29% -----	2,167,190,136.49 -----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,124,853.79 -----
(b) The Class A Investor Default Amount for the related Monthly Period	\$3,506,125.63 -----
(c) The Class B Investor Default Amount for the related Monthly Period	\$309,364.08 -----
(d) The Class C Default Amount for the related Monthly Period	\$309,364.08 -----

5. Investor Charge Offs

(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00 -----
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(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 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 Class C Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00 -----
(l) 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 -----
 6. Investor Servicing Fee	
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67 -----
(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00

(c) The amount of the Class C Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00 -----
(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00 -----
7. Reallocations	
(a) The amount of Reallocated Class C Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00 -----
(c) The Class C Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00 -----
(d) The Class C Adjusted Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00 -----
(e) The Class B Investor Interest as of the close of business on this Distribution 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 Available Funds	\$ 0.00 -----
(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00 -----
(e) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00 -----
9. 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. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,364,885.18 -----
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,091,019.57 -----
(c) The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,091,019.57 -----

11. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,896,135.18 -----
(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	\$1,137,894.57 -----
(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests	\$1,137,894.57 -----

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	13.26% -----
(b) The Portfolio Adjusted Yield	5.22% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of

January 15, 1999 through February 15, 1999: 5.00000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

1997-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.542222
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	\$4.711111
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.513125
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	\$82,839,685.37

(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	\$7,309,382.25

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,309,382.25

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	\$40,086,865,639.98

(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: January 1, 1999 through January 31, 1999	1.82%
(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

(l) 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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount
for the related Monthly Period \$3,093,640.36

(b) The Class A Investor Default Amount
for the related Monthly Period \$2,629,594.38

(c) The Class B Investor Default Amount
for the related Monthly Period \$232,022.99

(d) The Collateral Default Amount for
the related Monthly Period \$232,022.99

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
(l) 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
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	\$9,273,664.43
(b)	The amount of Class B Available Funds	

on deposit in the Finance Charge Account
on the related Transfer Date \$818,264.31

(c) The amount of Collateral Available
Funds on deposit in the Finance Charge
Account on the related Transfer Date \$818,264.31

10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections
of Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, allocated
in respect of the Class A Certificates \$9,672,101.93

(b) The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Class B
Certificates \$853,420.56

(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 \$853,420.56

11. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period 13.26%

(b) The Portfolio Adjusted Yield 5.29%

C. Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination - 5.00000%

Collateral Interest determination - 5.00250%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice Presiden

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Collateral Monthly Interest	\$4.408403
5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$4.542364
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	\$4.720142
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	\$82,839,685.37

(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	\$7,309,382.25

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,309,382.25

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	\$40,086,865,639.98

(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	

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:

January 1, 1999 through January 31, 1999 1.82%

(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

(l) 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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,093,640.36
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,629,594.38
(c) The Class B Investor Default Amount for the related Monthly Period	\$232,022.99
(d) The Collateral Default Amount for the related Monthly Period	\$232,022.99
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	\$ 0.000000
(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 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 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	\$ 0.000000
(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. 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

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. 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)	\$3,161,265.33
(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,895,757.33
(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$265,508.00
(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	\$9,273,664.43
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$818,264.31
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$818,264.31

11. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,672,101.93
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(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$853,420.56

(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 \$853,420.56

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.26%

(b) The Portfolio Adjusted Yield 5.38%

E. Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination - 5.03016%
Collateral Interest determination - 5.00250%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$5.500000
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.702222
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.460536
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 \$77,966,762.18

(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 \$6,887,064.22

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,887,064.22

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 \$40,086,865,639.98

(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:

January 1, 1999 through January 31, 1999 1.71%

(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
(l) 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
(o) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(p) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,912,146.78
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,474,912.32
(c) The Class B Investor Default Amount for the related Monthly Period	\$218,617.23
(d) The Collateral Default Amount for the related Monthly Period	\$218,617.23

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
(l) 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	\$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. 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	\$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	\$53,000,000.00 -----
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 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. 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	\$605,738.67 -----
(b) The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00 -----
11. Available Funds	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 9,333,892.99 -----
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$770,987.16 -----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$770,987.16 -----
12. Collection of Finance Charge Receivables	
(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds, amounts, if any, withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$ 9,708,892.99 -----
(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	\$ 804,112.16 -----
(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	\$ 804,112.16 -----
13. Portfolio Yield	

(a) The Portfolio Yield for the related Monthly Period	13.26%

(b) The Portfolio Adjusted Yield	5.35%

C. Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -	5.00000%

Collateral Interest determination -	5.00250%

D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty

- | | |
|--|---------|
| 1. Has the Interest Reserve Account been established? | No |
| | ---- |
| 2. Has the Interest Reserve Account been funded? | No |
| | ---- |
| 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? | |
| N/A | |
| 5. Has the Interest Rate Swap been Terminated? | No |
| | ---- |

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice Presiden

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$5.458333
5. The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6. The amount of distribution in respect of Class A Additional Interest	\$0.000000
7. The amount of distribution in respect of Class B Monthly Interest	\$4.720000
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.553403
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, which were allocated in respect of the Class A Certificates \$82,839,685.37

(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 \$7,309,382.25

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,309,382.25

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 \$40,086,865,639.98

(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:

January 1, 1999 through January 31, 1999 1.82%

(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	-----
(l) 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	-----
(o) The Class B Fixed Allocation with respect to the related Monthly Period	N/A	-----
(p) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A	-----

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,093,640.36	-----
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,629,594.38	-----
(c) The Class B Investor Default Amount for the related Monthly Period	\$232,022.99	-----
(d) The Collateral Default Amount for the related Monthly Period	\$232,022.99	-----

5. Investor Charge Offs

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

8. Collection of Finance Charge Receivables

(a) Class A Available Funds plus Servicer Interchange Allocated to Class A \$ 10,270,051.43

(b) Class B Available Funds plus Servicer Interchange Allocated to Class B \$ 853,420.56

(c) Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest \$ 853,420.56

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	\$ 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	\$597,949.50

(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	\$9,871,613.93

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 818,264.31 -----
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 818,264.31 -----

14. Portfolio Yield	
(a) The Portfolio Yield for the related Monthly Period	13.26% -----
(b) The Portfolio Adjusted Yield	5.31% -----
C. Floating Rate Determinations	
LIBOR rates for the related Interest Period:	
Class B determination	-5.00000% -----
Collateral Interest determination	-5.00250% -----
D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty	
1. Has the Interest Reserve Account been established?	No -----
2. Has the Interest Reserve Account been funded?	No -----
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?

N/A

5. Has the Interest Rate Swap been Terminated?

No

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice Presiden

1997-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.551111
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	\$4.711111
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.533264
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 \$82,839,685.37

(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 \$7,309,382.25

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,309,382.25

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 \$40,086,865,639.98

(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

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

January 1, 1999 through January 31, 1999 1.82%

(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
(l) 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
(o) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(p) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,093,640.36
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,629,594.38
(c) The Class B Investor Default Amount for the related Monthly Period	\$232,022.99
(d) The Collateral Default Amount for the related Monthly Period	\$232,022.99

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
(l) 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

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	\$9,273,664.43
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(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$818,264.31

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$818,264.31

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	\$9,672,101.93

(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	\$853,420.56

(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	\$853,420.56

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	13.26%

(b) The Portfolio Adjusted Yield	5.28%

C. Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -	5.00000%

Collateral Interest determination -	5.00250%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice Presiden

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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	\$4.551111
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	\$4.728889
8. The amount of distribution in respect of Class B Deficiency Amount	\$ 0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Collateral Monthly Interest	\$4.593681
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	\$82,839,685.37
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(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	\$7,309,382.25 -----
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,309,382.25 -----
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	\$40,086,865,639.98 -----
(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 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-K 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: January 1, 1999 through January 31, 1999 1.82%	
(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

(l) 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
(o) The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(p) The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32
Total	5.29%	2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,093,640.36
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,629,594.38
(c) The Class B Investor Default Amount for the related Monthly Period	\$232,022.99
(d) The Collateral Default Amount for the related Monthly Period	\$232,022.99

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
(l) 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

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	\$9,273,664.43
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account	

on the related Transfer Date \$818,264.31

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$818,264.31

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 \$9,672,101.93

(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 \$853,420.56

(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 \$853,420.56

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.26%

(b) The Portfolio Adjusted Yield 5.28%

C. Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination - 5.00000%

Collateral Interest determination - 5.00250%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Collateral Monthly Interest	\$4.432569
5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$4.569031
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	\$4.711253
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	\$82,839,685.37

(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	\$7,309,382.25

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,309,382.25

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	\$40,086,865,639.98

(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:

January 1, 1999 through January 31, 1999 1.82%

(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

(l) 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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32

Total	5.29%	2,167,190,136.49
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4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,093,640.36

(b) The Class A Investor Default Amount for the related Monthly Period	\$2,629,594.38

(c) The Class B Investor Default Amount for the related Monthly Period	\$232,022.99

(d) The Collateral Default Amount for the related Monthly Period	\$232,022.99

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	\$ 0.000000

(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 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 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 \$ 0.000000

(k) The aggregate amount of Collateral
Charge Offs reimbursed on the Transfer
Date immediately preceding this
Distribution Date \$ 0.00

(l) 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. 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

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 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. 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)	\$3,177,765.33
(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,912,757.33
(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$265,008.00
(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	\$9,273,664.43
(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$818,264.31
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$818,264.31

11. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,672,101.93 -----
(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$853,420.56 -----
(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	\$853,420.56 -----

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period	13.26% -----
(b) The Portfolio Adjusted Yield	5.35% -----

E. Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -	5.03016% -----
Collateral Interest determination -	5.00250% -----

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 JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 is set forth below.

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4. The amount of distribution in respect of Collateral Monthly Interest	\$4.408403
5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

1. The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$4.864302
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	\$5.006524
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	\$11,670,003.36
2. The amount of the current quarterly interest distribution in respect of Class A	\$10,698,424.71
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	\$ 13.984869
4. The amount of the current quarterly interest distribution in respect of Class B	\$971,578.65
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	\$ 14.393758

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	\$99,407,619.30
(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$8,771,261.87
(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,771,261.87

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	\$40,086,865,639.98
(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	\$900,000,000.00
(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	\$900,000,000.00
(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	\$765,000,000.00
(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:

January 1, 1999 through January 31, 1999 2.18%

(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

(l) 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

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

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

3. Delinquent Balances

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

	Percentage of Total Receivables	Aggregate Account Balance
(a) 35 - 64 days:	1.96%	801,336,969.17
(b) 65 - 94 days:	1.02%	416,946,501.75
(c) 95 - 124 days:	0.75%	307,796,025.30
(d) 125 - 154 days:	0.60%	244,947,794.95
(e) 155 or more days:	0.96%	396,162,845.32

Total	5.29%	2,167,190,136.49
	-----	-----

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$3,712,368.47

(b) The Class A Investor Default Amount for the related Monthly Period	\$3,155,513.17

(c) The Class B Investor Default Amount for the related Monthly Period	\$278,427.65

(d) The Collateral Default Amount for the related Monthly Period	\$278,427.65

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	\$ 0.000000

(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 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 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 \$ 0.000000

(k) The aggregate amount of Collateral
Charge Offs reimbursed on the Transfer
Date immediately preceding this
Distribution Date \$ 0.00

(l) 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. Investor 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. 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 \$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 \$67,500,000.00

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. 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)	\$11,670,003.36

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$3,721,191.20

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$337,940.40

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$29,848.46

10. Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,158,245.27

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$981,917.59

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$981,917.59

11. Collection of Finance Charge Receivables

(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$11,636,370.27 -----
(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	\$1,024,105.09 -----
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,024,105.09 -----

12. Portfolio Yield

(a)	The Portfolio Yield for the related Monthly Period	13.30% -----
(b)	The Portfolio Adjusted Yield	5.24% -----

E. Floating Rate Determinations

LIBOR rates for the related Interest Period:	
Class A and Class B determination -	5.40234% -----
Collateral Interest determination -	5.00250% -----

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

CLASS A CUSI262TDC4Exhibit 20.33
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 JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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\$4.542222

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\$4.675556

8.The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Monthly Interest\$4.472847

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 \$82,839,685.37

(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 \$7,309,382.25

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,309,382.25

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 \$40,086,865,639.98

(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 Investor 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:

January 1, 1999 through January 31, 1999 1.82%

(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

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

(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 Period N/A

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

3. Delinquent Balances

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

Percentage Aggregate
of Total Account
Receivables Balance

(a) 35 - 64 days: 1.96% 801,336,969.17

(b) 65 - 94 days: 1.02% 416,946,501.75

(c) 95 - 124 days: 0.75% 307,796,025.30

(d) 125 - 154 days: 0.60% 244,947,794.95

(e) 155 or more days: 0.96% 396,162,845.32

Total 5.29% 2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,093,640.36

(b) The Class A Investor Default Amount for the related Monthly Period \$2,629,594.38

(c) The Class B Investor Default Amount for the related Monthly Period \$232,022.99

(d) The Collateral Default Amount for the related Monthly Period \$232,022.99

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

(l)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

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 \$9,273,664.43

(b)The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$818,264.31

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$818,264.31

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 \$9,672,101.93

(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 \$853,420.56

(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 \$853,420.56

11.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 13.26%

- -----

(b)The Portfolio Adjusted Yield 5.30%

- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -5.00000%

- -----

Collateral Interest determination - 5.00250%

- -----

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

1998-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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\$4.515556

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\$4.666667

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 \$82,839,685.37

(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 \$7,309,382.25

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,309,382.25

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 \$40,086,865,639.98

(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:

January 1, 1999 through January 31, 19991.82%

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

(l)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

(q)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:1.96%801,336,969.17

(b) 65 - 94 days:1.02%416,946,501.75

(c) 95 - 124 days:0.75%307,796,025.30

(d)125 - 154 days:0.60%244,947,794.95

(e)155 or more days:0.96%396,162,845.32

Total5.29%2,167,190,136.49

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,093,640.36

(b)The Class A Investor Default Amount for the related Monthly Period \$2,629,594.38

(c)The Class B Investor Default Amount for the related Monthly Period \$232,022.99

(d)The Collateral Default Amount for the related Monthly Period \$232,022.99

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

(l)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 \$9,273,664.43

(b)The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$818,264.31

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$818,264.31

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 \$9,672,101.93

(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 \$853,420.56

(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 \$853,420.56

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 13.26%

(b)The Portfolio Adjusted Yield 5.29%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -5.00000%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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\$4.666667

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 \$61,723,686.21

(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 \$5,457,672.92

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,457,672.92

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 \$40,086,865,639.98

(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:

January 1, 1999 through January 31, 1999 1.35%

(k)The Class A Floating Allocation with respect to the related Monthly Period0.849732

(l)The Class B Floating Allocation with respect to the related Monthly Period0.075134

(m)The Collateral Floating Allocation with respect to the related Monthly Period0.075134

(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 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:1.96%801,336,969.17

(b) 65 - 94 days:1.02%416,946,501.75

(c) 95 - 124 days:0.75%307,796,025.30

(d)125 - 154 days:0.60%244,947,794.95

(e)155 or more days:0.96%396,162,845.32

Total5.29%2,167,190,136.49

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$2,305,793.27

(b)The Class A Investor Default Amount for the related Monthly Period \$1,959,305.59

(c)The Class B Investor Default Amount for the related Monthly Period \$173,243.84

(d)The Collateral Default Amount for the related Monthly Period \$173,243.84

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

(l)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

(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 \$7,396,959.83

(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 \$637,220.72

(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 \$637,220.72

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 \$ 0.00

(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 \$190,295.55

(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 \$7,100,084.83

(b) The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$610,970.72

(c) The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$610,970.72

14. Portfolio Yield

(a) The Portfolio Yield for the related
Monthly Period 13.26%

(b) The Portfolio Adjusted Yield 5.38%

C. Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -5.00000%

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? Yes

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

N/A

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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\$ 4.600142

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\$ 4.764587

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 \$97,458,449.88

(b)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Class B Certificates \$8,602,330.44

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$8,602,330.44

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 \$40,086,865,639.98

(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:

January 1, 1999 through January 31, 1999 2.14%

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

(l)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 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:1.96%801,336,969.17

(b) 65 - 94 days:1.02%416,946,501.75

(c) 95 - 124 days:0.75%307,796,025.30

(d) 125 - 154 days:0.60%244,947,794.95

(e) 155 or more days:0.96%396,162,845.32

Total5.29%2,167,190,136.49

4. Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,639,770.90

(b)The Class A Investor Default Amount for

the related Monthly Period \$3,093,640.34

(c)The Class B Investor Default Amount for
the related Monthly Period \$273,065.28

(d)The Collateral Default Amount for the
related Monthly Period \$273,065.28

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

(l)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

treated as Class B Available Funds \$ 0.00

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

9. Interest Funding Account

(a) The aggregate amount on deposit in
the Interest Funding Account on
the related Transfer Date (after taking
into account deposits on such date
but prior to withdrawals) \$3,765,522.31

(b) The aggregate amount deposited into
the Interest Funding Account with
respect to the Class A Certificates
on the related Transfer Date \$3,450,106.67

(c) The aggregate amount deposited into
the Interest Funding Account with
respect to the Class B Certificates
on the related Transfer Date \$315,415.64

(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 \$10,910,192.45

(b) The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$963,006.40

(c) The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$963,006.40

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 \$11,378,942.45

(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 \$1,004,381.40

(c) The aggregate amount of Collections of
Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period which were
allocated in respect of the Collateral
Interest \$1,004,381.40

12.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 13.26%

- -----

(b)The Portfolio Adjusted Yield 5.26%

- -----

E.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -5.03016%

- -----

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____

Name: Bruce Crescenzo

Title: Vice President

1998-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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\$ 4.729449

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\$ 4.889449

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 \$55,226,456.93

(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 \$4,872,923.34

(c)The aggregate amount of Collections of
Principal Receivables processed during the
related Monthly Period which were allocated
in respect of the Collateral Interest \$4,872,923.34

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 \$40,086,865,639.98

(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:

January 1, 1999 through January 31, 1999 1.21%

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

(l)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

(q)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:1.96%801,336,969.17

(b) 65 - 94 days:1.02%416,946,501.75

(c) 95 - 124 days:0.75%307,796,025.30

(d)125 - 154 days:0.60%244,947,794.95

(e)155 or more days:0.96%396,162,845.32

Total15.29%2,167,190,136.49

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for

the related Monthly Period \$2,062,426.98

(b)The Class A Investor Default Amount for
the related Monthly Period \$1,753,062.90

(c)The Class B Investor Default Amount for
the related Monthly Period \$154,682.04

(d)The Collateral Default Amount for the
related Monthly Period \$154,682.04

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

(l)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 \$ 0.00

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

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

9. Interest Funding Account

(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)\$4,318,197.40

(b)The aggregate amount deposited into
the Interest Funding Account with
respect to the Class A Certificates
on the related Transfer Date\$2,010,015.78

(c)The aggregate amount deposited into
the Interest Funding Account with
respect to the Class B Certificates
on the related Transfer Date\$183,354.33

(d)The Interest Funding Investment
Proceeds deposited in the Finance
Charge Account on the related
Transfer Date\$8,330.90

10. Available Funds

(a)The amount of Class A Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$6,190,773.91

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$545,509.70

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$545,509.70

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 \$6,456,398.91

(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 \$568,947.20

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

related Monthly Period which were
allocated in respect of the Collateral
Interest \$568,947.20

12.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 13.28%
- -----

(b)The Portfolio Adjusted Yield 5.19%
- -----

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

By: _____
Name: David Martini
Title: Vice President

1998-F

CLASS A CUSI262TDP5Exhibit 20.38
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 JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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\$4.560000

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\$4.800000

8.The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Monthly Interest\$4.730625

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 \$82,839,685.37

(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 \$7,309,382.25

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,309,382.25

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 \$40,086,865,639.98

(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 Investor 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:

January 1, 1999 through January 31, 1999 1.82%

(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

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

(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 Period N/A

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

3. Delinquent Balances

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

Percentage Aggregate
of Total Account
Receivables Balance

(a) 35 - 64 days: 1.96% 801,336,969.17

(b) 65 - 94 days: 1.02% 416,946,501.75

(c) 95 - 124 days: 0.75% 307,796,025.30

(d) 125 - 154 days: 0.60% 244,947,794.95

(e) 155 or more days: 0.96% 396,162,845.32

Total 5.29% 2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,093,640.36

(b) The Class A Investor Default Amount for the related Monthly Period \$2,629,594.38

(c) The Class B Investor Default Amount for the related Monthly Period \$232,022.99

(d) The Collateral Default Amount for the related Monthly Period \$232,022.99

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

(l)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

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 \$9,273,664.43

(b)The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$818,264.31

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$818,264.31

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 \$9,672,101.93

(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 \$853,420.56

(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 \$853,420.56

11.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 13.26%
- -----

(b)The Portfolio Adjusted Yield 5.25%
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -5.00000%
- -----

Collateral Interest determination - 5.00250%
- -----

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

1998-G

CLASS A CUSI262TDR1Exhibit 20.39
CLASS B CUSIP 55262TDS9

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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\$4.675556

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\$4.897778

8.The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000

9.The amount of distribution in respect of Class B Additional Interest\$0.000000

10.The amount of distribution in respect of Collateral Monthly Interest\$4.714514

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 \$82,839,685.37

(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 \$7,309,382.25

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,309,382.25

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 \$40,086,865,639.98

(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 Investor 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:

January 1, 1999 through January 31, 1999 1.82%

(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

(l)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 Period N/A

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

3. Delinquent Balances

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

Percentage Aggregate
of Total Account
Receivables Balance

(a) 35 - 64 days: 1.96% 801,336,969.17

(b) 65 - 94 days: 1.02% 416,946,501.75

(c) 95 - 124 days: 0.75% 307,796,025.30

(d) 125 - 154 days: 0.60% 244,947,794.95

(e) 155 or more days: 0.96% 396,162,845.32

Total 5.29% 2,167,190,136.49

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,093,640.36

(b) The Class A Investor Default Amount for the related Monthly Period \$2,629,594.38

(c) The Class B Investor Default Amount for the related Monthly Period \$232,022.99

(d) The Collateral Default Amount for the related Monthly Period \$232,022.99

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

(l)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)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 \$9,273,664.43

(b)The amount of Class B Available Funds on
deposit in the Finance Charge Account on
the related Transfer Date \$818,264.31

(c)The amount of Collateral Available Funds
on deposit in the Finance Charge Account
on the related Transfer Date \$818,264.31

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 \$9,672,101.93

(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 \$853,420.56

(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 \$853,420.56

11.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 13.26%
- -----

(b)The Portfolio Adjusted Yield N/A
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:
Class A and Class B determination -5.00000%
- -----

Collateral Interest determination - 5.00250%
- -----

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

Bruce Crescenzo

By: _____
Name: Bruce Crescenzo
Title: Vice President

1998-I

CLASS A CUSI262TDT7Exhibit 20.40
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 JANUARY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of February 16, 1999, and with respect to the performance of the trust during the month of January, 1999 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\$4.375000

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\$5.036736

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 \$85,763,433.93

(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 \$5,847,508.03

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,847,508.03

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 \$40,086,865,639.98

(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 Investor 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:

January 1, 1999 through January 31, 1999 1.82%

(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

(l)The Collateral Floating Allocation with respect to the related Monthly Period0.060

(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:1.96%801,336,969.17

(b) 65 - 94 days:1.02%416,946,501.75

(c) 95 - 124 days:0.75%307,796,025.30

(d)125 - 154 days:0.60%244,947,794.95

(e)155 or more days:0.96%396,162,845.32

Total5.29%2,167,190,136.49

4.Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,093,640.33

(b)The Class A Investor Default Amount for the related Monthly Period \$2,722,403.45

(c)The Class B Investor Default Amount for the related Monthly Period \$185,618.44

(d)The Collateral Default Amount for the related Monthly Period \$185,618.44

5.Investor Charge Offs

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

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

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

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

(e)The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

(g)The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately 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

(l)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

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 \$9,600,969.76

(b)The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$654,611.59

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$654,611.59

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 \$10,013,469.76

(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 \$682,736.59

(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 \$682,736.59

11.Portfolio Yield

(a)The Portfolio Yield for the related
Monthly Period 13.26%
- -----

(b)The Portfolio Adjusted Yield N/A
- -----

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:

Collateral Interest determination - 5.00250%
- -----

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

David Martini

By: _____
Name: David Martini
Title: Vice President

1998-J

Exhibit 99.2

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-A

KEY PERFORMANCE FACTORS
January 31, 1999

Expected B Maturity	9/15/99
Blended Coupon	5.2685%
Excess Protection Level	
3 Month Average	5.70%
January, 1999	5.64%
December, 1998	5.78%
November, 1998	5.67%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.62%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$ 40,086,865,639.98
Investor Participation Amount	\$ 760,000,000.00
Seller Participation Amount	\$ 3,284,946,121.49

Exhibit 99.3

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-B

KEY PERFORMANCE FACTORS
January 31, 1999

Expected B Maturity	9/15/99
Blended Coupon	4.93608%
Excess Protection Level	
3 Month Average	5.72%
January, 1999	5.68%
December, 1998	5.77%
November, 1998	5.69%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.58%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$ 40,086,865,639.98
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 3,284,946,121.49

Exhibit 99.4

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity	11/15/01
Blended Coupon	5.3523%
Excess Protection Level	
3 Month Average	5.61%
January, 1999	5.55%
December, 1998	5.69%
November, 1998	5.59%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.71%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$ 40,086,865,639.98
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 3,284,946,121.49

Exhibit 99.5

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity	9/15/04
Blended Coupon	5.3181%
Excess Protection Level	
3 Month Average	5.63%
January, 1999	5.59%
December, 1998	5.69%
November, 1998	5.60%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.67%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$40,086,865,639.98
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$3,284,946,121.49

Exhibit 99.6

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

KEY PERFORMANCE FACTORS
January 31, 1999

Expected B Maturity	06/15/00
Blended Coupon	5.2014%
Excess Protection Level	
3 Month Average	5.75%
January, 1999	5.71%
December, 1998	5.82%
November, 1998	5.72%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.55%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$40,086,865,639.98
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,284,946,121.49

Exhibit 99.7

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

KEY PERFORMANCE FACTORS
January 31, 1999

Expected B Maturity	7/15/05
Blended Coupon	6.3416%
Excess Protection Level	
3 Month Average	5.70%
January, 1999	5.66%
December, 1998	5.76%
November, 1998	5.67%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.60%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$40,086,865,639.98
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$3,284,946,121.49

Exhibit 99.8

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

KEY PERFORMANCE FACTORS
January 31, 1999

Expected B Maturity	7/17/00
Blended Coupon	5.9725%
Excess Protection Level	
3 Month Average	5.83%
January, 1999	5.80%
December, 1998	5.90%
November, 1998	5.79%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.46%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$40,086,865,639.98
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,284,946,121.49

Exhibit 99.9

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity	09/16/2002
Blended Coupon	5.2585%
Excess Protection Level	
3 Month Average	5.69%
January, 1999	5.65%
December, 1998	5.75%
November, 1998	5.66%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.61%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$40,086,865,639.98
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,284,946,121.49

Exhibit 99.10

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

KEY PERFORMANCE FACTORS
January 31, 1999

Expected B Maturity	09/15/00
Blended Coupon	6.5454%
Excess Protection Level	
3 Month Average	4.78%
January, 1999	4.70%
December, 1998	5.16%
November, 1998	4.46%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	8.56%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$40,086,865,639.98
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,284,946,121.49

Exhibit 99.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity	11/15/00
Blended Coupon	5.1962%
Excess Protection Level	
3 Month Average	5.76%
January, 1999	5.72%
December, 1998	5.82%
November, 1998	5.72%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.54%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$40,086,865,639.98
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,284,946,121.49

Exhibit 99.12

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity	12/16/02
Blended Coupon	5.2669%
Excess Protection Level	
3 Month Average	5.68%
January, 1999	5.64%
December, 1998	5.74%
November, 1998	5.65%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.62%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$40,086,865,639.98
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,284,946,121.49

Exhibit 99.13

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity	3/17/03
Blended Coupon	5.2380%
Excess Protection Level	
3 Month Average	5.71%
January, 1999	5.67%
December, 1998	5.77%
November, 1998	5.68%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.59%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$40,086,865,639.98
Investor Participation Amount	\$700,000,000.00
Seller Participation Amount	\$3,284,946,121.49

Exhibit 99.14

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity	4/17/06
Blended Coupon	5.3053%
Excess Protection Level	
3 Month Average	5.64%
January, 1999	5.60%
December, 1998	5.70%
November, 1998	5.61%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.66%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$40,086,865,639.98
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,284,946,121.49

Exhibit 99.15

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity	4/16/01
Blended Coupon	5.1790%
Excess Protection Level	
3 Month Average	5.78%
January, 1999	5.74%
December, 1998	5.84%
November, 1998	5.74%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.52%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$40,086,865,639.98
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,284,946,121.49

Exhibit 99.16

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity	05/15/01
Blended Coupon	5.1830%
Excess Protection Level	
3 Month Average	5.77%
January, 1999	5.73%
December, 1998	5.83%
November, 1998	5.73%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.53%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$40,086,865,639.98
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$3,284,946,121.49

Exhibit 99.17

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity 06/16/03

Blended Coupon 5.2109%

Excess Protection Level
3 Month Average 5.74%
January, 1999 5.70%
December, 1998 5.80%
November, 1998 5.70%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.56%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.18

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity	8/15/06
Blended Coupon	5.2345%
Excess Protection Level	
3 Month Average	5.72%
January, 1999	5.72%
December, 1998	5.78%
November, 1998	5.65%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.54%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$40,086,865,639.98
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,284,946,121.49

Exhibit 99.19

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS
JANUARY, 1999

Expected B Maturity 09/17/01

Blended Coupon 5.5151%

Excess Protection Level
3 Month Average 5.71%
January, 1999 5.46%
December, 1998 6.02%
November, 1998 5.63%

Cash Yield 18.25%

Investor Charge Offs 4.95%

Base Rate 7.84%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$ 40,086,865,639.98

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

Seller Participation Amount \$ 3,284,946,121.49

Exhibit 99.20

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-J

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity 10/15/03

Blended Coupon 5.1959%

Excess Protection Level
3 Month Average 5.76%
January, 1999 5.76%
December, 1998 5.82%
November, 1998 5.69%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.50%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

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

Seller Participation Amount \$3,284,946,121.4

Exhibit 99.21

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-K

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity 11/17/03

Blended Coupon 5.1819%

Excess Protection Level
3 Month Average 5.77%
January, 1999 5.77%
December, 1998 5.83%
November, 1998 5.70%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.49%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

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

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.22

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-L

KEY PERFORMANCE FACTORS
JANUARY, 1999

Expected B Maturity 12/15/99

Blended Coupon 5.4524%

Excess Protection Level
3 Month Average 5.77%
January, 1999 5.53%
December, 1998 6.08%
November, 1998 5.69%

Cash Yield 18.25%

Investor Charge Offs 4.95%

Base Rate 7.77%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$ 40,086,865,639.98

Investor Participation Amount \$ 500,000,000.00

Seller Participation Amount \$ 3,284,946,121.49

Exhibit 99.23

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-M

KEY PERFORMANCE FACTORS
JANUARY, 1999

Expected B Maturity 12/15/06

Blended Coupon 5.5642%

Excess Protection Level
3 Month Average 5.66%
January, 1999 5.41%
December, 1998 5.97%
November, 1998 5.58%

Cash Yield 18.25%

Investor Charge Offs 4.95%

Base Rate 7.89%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$ 40,086,865,639.98

Investor Participation Amount \$ 500,000,000.00

Seller Participation Amount \$ 3,284,946,121.49

Exhibit 99.24

MBNA MASTER CREDIT CARD TRUST II SERIES 1997-B

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity 3/15/12

Blended Coupon 5.2335%

Excess Protection Level
3 Month Average 5.72%
January, 1999 5.68%
December, 1998 5.78%
November, 1998 5.68%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.58%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

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

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.25

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-C

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity 3/15/04

Blended Coupon 5.1612%

Excess Protection Level
3 Month Average 5.79%
January, 1999 5.80%
December, 1998 5.85%
November, 1998 5.72%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.46%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.26

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-E

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity 4/15/02

Blended Coupon 5.1523%

Excess Protection Level
3 Month Average 5.88%
January, 1999 5.81%
December, 1998 6.12%
November, 1998 5.72%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.45%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.27

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-F

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity 6/17/02

Blended Coupon 6.4219%

Excess Protection Level
3 Month Average 5.85%
January, 1999 5.86%
December, 1998 5.91%
November, 1998 5.78%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.40%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

Investor Participation Amount \$706,000,000.00

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.28

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-I

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity 8/16/04

Blended Coupon 6.3897%

Excess Protection Level
3 Month Average 5.81%
January, 1999 5.81%
December, 1998 5.87%
November, 1998 5.74%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.45%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.29

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-J

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity 9/15/04

Blended Coupon 5.1716%

Excess Protection Level
3 Month Average 5.78%
January, 1999 5.79%
December, 1998 5.84%
November, 1998 5.71%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.47%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.30

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-K

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity	11/15/05
Blended Coupon	5.1787%
Excess Protection Level	
3 Month Average	5.78%
January, 1999	5.78%
December, 1998	5.83%
November, 1998	5.71%
Cash Yield	18.21%
Investor Charge Offs	4.95%
Base Rate	7.48%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$40,086,865,639.98
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,284,946,121.49

Exhibit 99.31

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-M

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity 10/15/02

Blended Coupon 5.1793%

Excess Protection Level
3 Month Average 5.85%
January, 1999 5.78%
December, 1998 6.09%
November, 1998 5.69%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.48%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.32

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-N

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity 11/15/00

Blended Coupon 5.4844%

Excess Protection Level
3 Month Average 5.74%
January, 1999 5.49%
December, 1998 6.05%
November, 1998 5.66%

Cash Yield	18.25%
Investor Charge Offs	4.95%
Base Rate	7.81%
Over 35 Day Delinquency	5.29%
Seller's Interest	8.19%
Total Payment Rate	14.12%
Total Principal Balance	\$40,086,865,639.98
Investor Participation Amount	\$900,000,000.00
Seller Participation Amount	\$3,284,946,121.49

Exhibit 99.33

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-A

KEY PERFORMANCE FACTORS
January 31, 1999

Expected B Maturity 3/17/03

Blended Coupon 5.1544%

Excess Protection Level
3 Month Average 5.80%
January, 1999 5.80%
December, 1998 5.86%
November, 1998 5.73%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.46%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.34

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-C

KEY PERFORMANCE FACTORS
January 31, 1999

Expected B Maturity 6/16/2003

Blended Coupon 5.1880%

Excess Protection Level
3 Month Average 5.79%
January, 1999 5.76%
December, 1998 5.88%
November, 1998 5.73%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.50%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.35

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-D

KEY PERFORMANCE FACTORS
January 31, 1999

Expected B Maturity 7/15/2003

Blended Coupon 5.7962%

Excess Protection Level
3 Month Average 5.88%
January, 1999 5.85%
December, 1998 5.97%
November, 1998 5.81%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.41%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

Investor Participation Amount \$559,000,000.00

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.36

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-E

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity 4/15/2008

Blended Coupon 5.2959%

Excess Protection Level

3 Month Average 5.76%

January, 1999 5.64%

December, 1998 6.03%

November, 1998 5.61%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.62%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

Investor Participation Amount \$882,400,000.00

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.37

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-F

KEY PERFORMANCE FACTORS

January 31, 1999

Expected B Maturity 9/15/2005

Blended Coupon 5.4188%

Excess Protection Level

3 Month Average 5.69%

January, 1999 5.53%

December, 1998 6.16%

November, 1998 5.40%

Cash Yield 18.23%

Investor Charge Offs 4.95%

Base Rate 7.75%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

Investor Participation Amount \$500,000,000.00

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.38

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-G

KEY PERFORMANCE FACTORS
January 31, 1999

Expected B Maturity 9/15/2006

Blended Coupon 5.2059%

Excess Protection Level
3 Month Average 5.75%
January, 1999 5.75%
December, 1998 5.81%
November, 1998 5.68%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.51%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.39

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-I

KEY PERFORMANCE FACTORS
January 31, 1999

Expected B Maturity 10/16/2001

Blended Coupon 5.3232%

Excess Protection Level
3 Month Average 5.12%
January, 1999 5.63%
December, 1998 5.69%
November, 1998 4.03%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.63%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$3,284,946,121.49

Exhibit 99.40

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-J

KEY PERFORMANCE FACTORS
January 31, 1999

Expected B Maturity 9/15/03

Blended Coupon 5.3342%

Excess Protection Level
3 Month Average 5.52%
January, 1999 5.94%
December, 1998 6.36%
November, 1998 4.26%

Cash Yield 18.21%

Investor Charge Offs 4.95%

Base Rate 7.32%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate 14.12%

Total Principal Balance \$40,086,865,639.98

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$3,284,946,121.49