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

Wilmington, DE 19884-0781

- -

(Address of principal executive office)

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

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

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

- 20.1 Series 1994-A Certificateholders' Statement for the month ended 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

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
- 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.

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

Bruce Crescenzo By:

Name: Bruce Crescenzo
Title: Vice President

Vice President

DODM	\cap	MONIMIT V	CERTIFICATEHOLDERS!	CHAMPADAM
r () KIVI	() P	INCHAIL H	CERTIFICATE HOLDERS.	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
 - 2. The amount of distribution in respect of Class B Monthly Principal
 - The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - 6. The amount of distribution in respect of Class A Additional Interest
 - 7. The amount of distribution in respect of Class B Monthly Interest
 - 8. The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

- \$ 0.000000
- \$ 0.000000
- \$ 0.000000
- \$ 4.651111
- \$ 0.000000
- \$ 0.000000
- \$ 4.828889
- \$ 0.000000
- \$ 0.000000
- \$ 4.933333
- \$ 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.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A
Deli	nquent Balances	

3. Delinquent Balances

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

Percentage Aggregate

			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.96%	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		

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

certificate principal amount

\$ 0.00

\$ 0.00

(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$688,750.00
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$35,625.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$67,291.67

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$64,600,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$34,200,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,618,426.28
	(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.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$10,031,676.28
	(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:

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
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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			
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A			
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A			
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A 			
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A 			
Deli	Delinquent Balances				
were	aggregate amount of outstanding balances in the Accordelinquent as of the end of the day on the last day ted Monthly Period:				
	of Total Ac	gregate count lance			

			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

3.

(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

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

7. Reallocations

Period

Servicer for the related Monthly

\$88,541.67

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Chartfall with	
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$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.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$13,199,574.20
	(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 \$682,736.59 Certificates _____ (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,289,613.33 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

Title: Vice President

1994-B

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.

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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

- $\ensuremath{\mathtt{B.}}$ Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed

	during the related Monthly Period which were allocated in respect of the Class A Certificates	\$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
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$40,086,865,639.98
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	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 Allocati with respect to the related Mont Period		0.085000
(1)	The Fixed Investor Percentage wi respect to the related Monthly P		N/A
(m)	The Class A Fixed Allocation wit respect to the related Monthly P		N/A
(n)	The Class B Fixed Allocation wit respect to the related Monthly P		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly P		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding be delinquent as of the end of the ted Monthly Period:		
	-	Percentage of Total Receivables	
(a)	35 - 64 days:	1.96%	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
Inve	stor Default Amount		
(a)	The Aggregate Investor Default A for the related Monthly Period	mount	\$4,124,853.79
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$3,588,622.85
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$185,618.44
(d)	The Collateral Default Amount fo the related Monthly Period	r	\$350,612.50
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00

4.

(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$	0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$	0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$	0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$	0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
Inve	stor Servicing Fee		
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$90 	6,250.00
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46	, 875.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period		,541.67

7. Reallocations

6.

(a) The amount of Reallocated Collateral Principal Collections with respect to

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

1994-C

FORM OF MONTHLY CERTIFICATEHOLDERS' STAT	'EMENT	
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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
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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	0.045000
(k)	The Collateral Floating Allocation with respect to the related Monthly	

	Period		0.085000
(1)	The Fixed Investor Percentage wirespect to the related Monthly F		N/A
(m)	The Class A Fixed Allocation wit respect to the related Monthly I		N/A
(n)	The Class B Fixed Allocation wit respect to the related Monthly I		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly E		N/A
The were	nquent Balances aggregate amount of outstanding ke delinquent as of the end of the outstanding keried Monthly Period:		
-010	recu nonemry refrou.	Percentage of Total Receivables	
(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
Inv∈	estor Default Amount		
(a)	The Aggregate Investor Default A for the related Monthly Period	Amount	\$2,371,790.87
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$2,063,458.10
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$106,730.57
(d)	The Collateral Default Amount for the related Monthly Period	or	\$201,602.20
[nv∈	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	lated	\$ 0.00

3.

(a)	The aggr	egate ar	nount	of (Class	s A
	Investor	Charge	Offs	for	the	related
	Monthly	Period				

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

\$ 0.00 _____

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

\$ 0.00 _____

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

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

(b) The amount of Reallocated Class B

		Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8.	Coll	ection of Finance Charge Receivables	
	(a)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Process and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$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.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10.	Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,277,098.73

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

			on the related Transfer Date		\$376,401.6	8
		(c)	The amount of Collateral Avails Funds on deposit in the Finance Account on the related Transfer	e Charge	\$710,980.8 	7
	11.	Por	tfolio Yield			
		(a)	The Portfolio Yield for the remonthly Period	lated		13.26%
		(b)	The Portfolio Adjusted Yield			5.13%
C.	Floa	ating	Rate Determinations			
	LIBOR rates for the Interest Period of January 15, 1999 through February 15, 1999: 5.00000%					
					ERICA BANK, L ASSOCIATION,	
Davi	id Ma	artin	i			
					David Martini Vice President	

1995-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING 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

- $\ensuremath{\mathtt{B.}}$ Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed

		during the related Monthly Period which were allocated in respect of the Class A Certificates	\$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.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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	0.045000
	(k)	The Collateral Floating Allocation with respect to the related Monthly	

	Period		0.085000
(1)	The Fixed Investor Percentage warespect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wirespect to the related Monthly		N/A
(n)	The Class B Fixed Allocation wirespect to the related Monthly		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
The were	aggregate amount of outstanding le delinquent as of the end of the sted Monthly Period:		
		Percentage of Total Receivables	
(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
Inve	estor Default Amount		
(a)	The Aggregate Investor Default a for the related Monthly Period	Amount	\$3,093,640.10
(b)	The Class A Investor Default Ame for the related Monthly Period	ount	\$2,691,466.99
(c)	The Class B Investor Default Ame for the related Monthly Period	ount	\$139,213.74
(d)	The Collateral Default Amount for the related Monthly Period	or	\$262,959.37
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re- Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount	in	\$ 0.00

5.

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

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

Monthly Period

\$ 0.00

\$ 0.00

	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	estor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$679,687.50
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$35,156.25
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$66,406.25
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00

(c) The Collateral Interest as of the close of business on this Distribution \$63,750,000.00 Date (d) The Class B Investor Interest as of the close of business on this Distribution \$33,750,000.00 -----8. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates \$9,899,680.15 -----(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 \$967,210.06 Interest _____ 9. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals \$ 0.00 (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date from the Reserve Account (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the \$ 0.00 related Transfer Date. 10. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9.491.867.65 _____ (b) The amount of Class B Available Funds

on deposit in the Finance Charge Account

\$490,958.54

on the related Transfer Date

(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

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	¢45 004 706 72
	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
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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				
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A				
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A				
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A				
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A				
Delinquent Balances						

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

Percentage

Aggregate

			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.96%	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.	Inve	stor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00

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

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

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,656,788.48
	(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.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$7,969,444.73
		In 199poor of the Glass in Scientificates	
	(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
	(a)	The aggregate amount of Collections of	

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

				ocated erest	in re	spect	of the	Collater	al	\$741 , 5	27.74	1
	1,1,.	Swa	p Ca:	sh Flov	IS							
		(a)					: Swap Rose			\$379,6	89.75	5
		(b)					Swap Pate			\$ 0.	00	
	12.	Por	tfol:	io Yiel	d							
		(a)		Portfo		ield f	for the	related			1	13.26%
		(b)	The	Portfo	olio A	.djuste	ed Yield					5.20%
C.	Flo	ating	Rate	e Detei	minat	ions						
							Period o wary 15,	f 1999:	5.0000	0%		
D.							us of the					
	1.			-to-Mai Monthly			if any	, for the	9	\$		N/A
	2.	Has esta			st Res	erve A	account 1	been				No
	3.	Has fund		Interes	st Res	erve A	account 1	been				No
	4.			-			inds with	hdrawn fi any	rom	\$ 0	.00	
	5.			funds Account				Interes	t			
		none										
	6.	Has	the :	Interes	t Rat	e Swap	been T	erminate	d?			No
	7.	Long	Teri	m Credi	.t Rat	ing of	the Sw	ap Counte	erparty			AAA/Aaa
									AMERICA NAL ASS cer		N,	
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related Monthly Period which were

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r () KIVI	() P	INCHAIL H	CERTIFICATE HOLDERS.	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.

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.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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:	
	Jan	uary 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

of Principal Receivables processed

(k) The Collateral Floating Allocation with respect to the related Monthly Period (l) The Fixed Investor Percentage with respect to the related Monthly Period (m) The Class A Fixed Allocation with respect to the related Monthly Period (n) The Class B Fixed Allocation with respect to the related Monthly Period (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A 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: (b) 65 - 94 days: 1.028 416,946,501.75 (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 Investor Default Amount for the related Monthly Period S1,794,311.33 (c) The Class A Investor Default Amount for the related Monthly Period S175,306.26 Investor Charge Offs (a) The aggregate amount of Class A Investor Charge offs for the related Monthly Period S 0.00				
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(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 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 \$1,75,306.26 Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related	(c)	95 - 124 days:	0.75%	307,796,025.30
(e) 155 or more days: Total 5.29% 2,167,190,136.49 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 Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related	(d)	125 - 154 days:	0.60%	244,947,794.95
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 Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related	(e)	155 or more days:	0.96%	396,162,845.32
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 Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related		Total	5.29%	2,167,190,136.49
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 Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related	Inve	estor Default Amount		
for the related Monthly Period \$1,794,311.33	(a)		Amount	\$2,062,426.80
for the related Monthly Period \$92,809.21 (d) The Collateral Default Amount for the related Monthly Period \$175,306.26 Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related	(b)		ount	
the related Monthly Period \$175,306.26 Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related	(c)		ount	\$92,809.21
(a) The aggregate amount of Class A Investor Charge Offs for the related	(d)		or	\$175,306.26
(a) The aggregate amount of Class A Investor Charge Offs for the related	Inve	estor Charge Offs		
Investor Charge Offs for the related		-		
		Investor Charge Offs for the re		\$ 0.00

\$ 0.00

\$ 0.00

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5.

Investor Charge Offs for the related Monthly Period

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

certificate principal amount

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

(b) The aggregate amount of Class A

(c) The aggregate amount of Class B

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

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,561,023.54
	(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.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$6,832,898.54
	(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. N/A _____ 2. Has the Interest Reserve Account been established? 3. Has the Interest Reserve Account been funded? No 4. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any \$ 0.00 5. How any funds withdrawn from the Interest Reserve Account were utilized? 6. Has the Interest Rate Swap been Terminated? No 7. Long Term Credit Rating of the Swap Counterparty AAA/Aaa -----MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer 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.

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.	Prin	cipal Receivables in the Trust	` <u>-ii</u>
	(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 Allocat with respect to the related Mon		
	Period		0.085000
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
The were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		of Total	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
	Tota	1 5.29%	2,167,190,136.49
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,062,426.80
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,794,311.33
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$92,809.21
(d)	The Collateral Default Amount f the related Monthly Period	or	\$175,306.26
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00

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(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)		
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
Doa1	locations	

7. Reallocations

6.

(a) The amount of Reallocated Collateral

		Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,327,911.87
	(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.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,599,786.87
	(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	
11. Port	folio Yield	
	The Portfolio Yield for the related Monthly Period	13.26%
(b)	The Portfolio Adjusted Yield	5.19%
LIBOR rat	eerminations les for the Interest Period of .5, 1999 through February 15, 1999:	5.00000%
	MBNA AME	RICA BANK,

NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

C.

By:
Name: Bruce Crescenzo
Title: Vice President

1995-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING 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.

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

- $\ensuremath{\mathtt{B.}}$ Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed

	during the related Monthly Period which were allocated in respect of the Class A Certificates	\$ 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
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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 Period0.910000	
(j)	The Class B Floating Allocation with respect to the related Monthly0.037500	
(k)	The Collateral Floating Allocation with respect to the related Monthly Period0.052500	

(1)	The Fixed Investor Percentage we respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wirespect to the related Monthly		N/A
(n)	The Class B Fixed Allocation wirespect to the related Monthly		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		of Total	e Aggregate Account s Balance
(a)	35 - 64 days:		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		2,167,190,136.49
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,062,426.88
(b)	The Class A Investor Default Am for the related Monthly Period		\$1,876,808.58
(c)	The Class B Investor Default Ar for the related Monthly Period	nount	\$77,340.95
(d)	The Collateral Default Amount is the related Monthly Period	for	\$108,277.35
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of original certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class F Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class I Investor Charge Offs set forth 5 (c) above per \$1,000 of original certificate principal amount	in	\$ 0.00

(e) The aggregate amount of Collateral

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	Charge Offs for the related Monthly Period	\$ 0.00	
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00	
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00	
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00	
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00	
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00	
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00	
Inve	stor Servicing Fee		
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$473 , 958.33	
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$19,531.25	
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$27,343.75	
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
3. C	ollect	ion of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$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.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
10.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,618,850.80
	(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

1995-F

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.

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
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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 Allocat: with respect to the related Mont Period		0.085000
(1)	The Fixed Investor Percentage we respect to the related Monthly 1		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly N		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly N		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly N		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding be delinquent as of the end of the ted Monthly Period:		
		Percentage	Aggregate
		of Total Receivables	
(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
	Tota	al 5.29% 2	2,167,190,136.49
Inve	stor Default Amount		
(a)	The Aggregate Investor Default is for the related Monthly Period	Amount	\$3,093,640.10
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$2,691,466.99
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$139,213.74
(d)	The Collateral Default Amount for the related Monthly Period	or	\$262,959.37
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re- Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth: 5 (a) above per \$1,000 of origin certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re- Monthly Period	lated	\$ 0.00

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

Servicer for the related Monthly

Period

\$66,406.25

	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$63,750,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$33,750,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,491,867.65
	(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

\$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

Ву:__

Name: David Martini Title: Vice President

1995-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING 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.

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

- $\ensuremath{\mathtt{B.}}$ Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period

	which were allocated in respect of the Class A Certificates	\$56,525,899.52
(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
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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

(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A 	
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A 	
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 	
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A	
Deli	nquent Balances			
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:			
		Percentage of Total Receivables		
(a)	35 - 64 days:	1.96%	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	
Inve	stor Default Amount			
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,062,426.80	
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,794,311.33	
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$92,809.21	
(d)	The Collateral Default Amount f the related Monthly Period	or	\$175,306.26	
Investor Charge Offs				
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00	
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00	
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00	
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origi	in		

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

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,327,911.87
	(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.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,599,786.87
	(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 \$644,806.69 Interest 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 13.26% -----(b) The Portfolio Adjusted Yield 5.18% C. LIBOR Determinations

IBOR rates for the Interest reriod of January 15, 1999 through February 15, 1999: 5.00000%

LIBOR rates for the Interest Period of

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

Ву:___

Name: David Martini Title: Vice President

1995-J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING 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.

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

- $\ensuremath{\mathtt{B.}}$ Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed

		during the related Monthly Period which were allocated in respect of the Class A Certificates	\$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.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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	0.045000
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000

(1)	The Fixed Investor Percentage respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation w respect to the related Monthly		N/A
(n)	The Class B Fixed Allocation w respect to the related Monthly		N/A
(0)	The Collateral Fixed Allocatio respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of th ted Monthly Period:		
		of Total	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
	Tota	1 5.29%	2,167,190,136.49
Tnve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period		\$2,887,397.67
(b)	The Class A Investor Default A for the related Monthly Period		\$2,512,035.93
(c)	The Class B Investor Default A for the related Monthly Period		\$129,932.84
(d)	The Collateral Default Amount the related Monthly Period	for	\$245,428.90
Inve	stor Charge Offs		
(a)	The aggregate amount of Class Investor Charge Offs for the r Monthly Period		\$ 0.00
(b)	The aggregate amount of Class Investor Charge Offs set forth 5 (a) above per \$1,000 of orig certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class Investor Charge Offs for the r Monthly Period		\$ 0.00
(d)	The aggregate amount of Class Investor Charge Offs set forth 5 (c) above per \$1,000 of orig certificate principal amount	in	\$ 0.00

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	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$634,375.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$32,812.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$61,979.17
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$437,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral	
		Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$59,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$31,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,859,076.60
	(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.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,239,701.60
	(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

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

- $\ensuremath{\mathtt{B.}}$ Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period

		which were allocated in respect of the Class A Certificates	\$56,525,899.52
	(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.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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	0.045000
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000

(1)	The Fixed Investor Percentage wirespect to the related Monthly F		N/A
	1		
(m)	The Class A Fixed Allocation wit	:h	
	respect to the related Monthly E	Period	N/A
(2)	The Class B Fixed Allocation wit	- h	
(n)	respect to the related Monthly E		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly E		N/A
	respect to the related monthly r	reliou	N/ A
Deli	nquent Balances		
were	aggregate amount of outstanding ke delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	
(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
Inve	stor Default Amount		
(a)	The Aggregate Investor Default A	Amount.	
(-,	for the related Monthly Period		\$2,062,426.80
(b)	The Class A Investor Default Amo for the related Monthly Period		\$1,794,311.33
(c)			
	The Class B Investor Default Amo	ount	¢02 000 21
	The Class B Investor Default Amo for the related Monthly Period	ount	\$92,809.21
(d)			
(d)	for the related Monthly Period		
	for the related Monthly Period The Collateral Default Amount for the related Monthly Period		\$175,306.26
	for the related Monthly Period The Collateral Default Amount for		\$175,306.26
	for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A	or	\$175,306.26
Inve	for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs	or	\$175,306.26
Inve	for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	or	\$175,306.26
Inve	for the related Monthly Period The Collateral Default Amount for the related Monthly Period stor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel	or Lated	\$175,306.26
Inve	for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period The aggregate amount of Class A Investor Charge Offs set forth if 5 (a) above per \$1,000 of origin	or Lated	\$175,306.26
Inve	for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period The aggregate amount of Class A Investor Charge Offs set forth in	or Lated	\$175,306.26
Inve	The Collateral Default Amount for the related Monthly Period stor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is 5 (a) above per \$1,000 of origin certificate principal amount The aggregate amount of Class B	or Lated in	\$175,306.26
Inve (a) (b)	The Collateral Default Amount for the related Monthly Period stor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is 5 (a) above per \$1,000 of origin certificate principal amount	or Lated in	\$175,306.26
Inve (a) (b)	The Collateral Default Amount for the related Monthly Period stor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is 5 (a) above per \$1,000 of origin certificate principal amount The aggregate amount of Class B Investor Charge Offs for the rel	or Lated in	\$175,306.26 \$ 0.00 \$ 0.00
Inve (a) (b)	The Collateral Default Amount for the related Monthly Period stor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is 5 (a) above per \$1,000 of origin certificate principal amount The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	or Lated in nal	\$175,306.26 \$ 0.00 \$ 0.00
Inve (a) (b)	The Collateral Default Amount for the related Monthly Period stor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is (a) above per \$1,000 of origin certificate principal amount The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	er Lated in nal Lated	\$175,306.26 \$ 0.00 \$ 0.00

(e) The aggregate amount of Collateral

3.

4.

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

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,327,911.87
	(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.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,599,786.87
	(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 \$644,806.69 Interest

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

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
 - 6. The amount of distribution in respect of Class A Additional Interest
 - 7. The amount of distribution in respect of Class B Monthly Interest
 - 8. The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$4.693333

\$0.000000

\$0.000000

- \$0.000000
- \$0.00000
- \$4.911111
- \$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.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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	0.045000
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000

(1)	The Fixed Investor Percentage wirespect to the related Monthly F		N/A
	1		
(m)	The Class A Fixed Allocation wit	:h	
	respect to the related Monthly E	Period	N/A
(2)	The Class B Fixed Allocation wit	- h	
(n)	respect to the related Monthly E		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly E		N/A
	respect to the related monthly r	reliou	N/ A
Deli	nquent Balances		
were	aggregate amount of outstanding ke delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	
(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
Inve	stor Default Amount		
(a)	The Aggregate Investor Default A	Amount.	
(-,	for the related Monthly Period		\$2,062,426.80
(b)	The Class A Investor Default Amo for the related Monthly Period		\$1,794,311.33
(c)			
	The Class B Investor Default Amo	ount	¢02 000 21
	The Class B Investor Default Amo for the related Monthly Period	ount	\$92,809.21
(d)			
(d)	for the related Monthly Period		
	for the related Monthly Period The Collateral Default Amount for the related Monthly Period		\$175,306.26
	for the related Monthly Period The Collateral Default Amount for		\$175,306.26
	for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A	or	\$175,306.26
Inve	for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs	or	\$175,306.26
Inve	for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	or	\$175,306.26
Inve	for the related Monthly Period The Collateral Default Amount for the related Monthly Period stor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel	or Lated	\$175,306.26
Inve	for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period The aggregate amount of Class A Investor Charge Offs set forth if 5 (a) above per \$1,000 of origin	or Lated	\$175,306.26
Inve	for the related Monthly Period The Collateral Default Amount for the related Monthly Period estor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period The aggregate amount of Class A Investor Charge Offs set forth in	or Lated	\$175,306.26
Inve	The Collateral Default Amount for the related Monthly Period stor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is 5 (a) above per \$1,000 of origin certificate principal amount The aggregate amount of Class B	or Lated in	\$175,306.26
Inve (a) (b)	The Collateral Default Amount for the related Monthly Period stor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is 5 (a) above per \$1,000 of origin certificate principal amount	or Lated in	\$175,306.26
Inve (a) (b)	The Collateral Default Amount for the related Monthly Period stor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is 5 (a) above per \$1,000 of origin certificate principal amount The aggregate amount of Class B Investor Charge Offs for the rel	or Lated in	\$175,306.26 \$ 0.00 \$ 0.00
Inve (a) (b)	The Collateral Default Amount for the related Monthly Period stor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is 5 (a) above per \$1,000 of origin certificate principal amount The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	or Lated in nal	\$175,306.26 \$ 0.00 \$ 0.00
Inve (a) (b)	The Collateral Default Amount for the related Monthly Period stor Charge Offs The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period The aggregate amount of Class A Investor Charge Offs set forth is (a) above per \$1,000 of origin certificate principal amount The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	er Lated in nal Lated	\$175,306.26 \$ 0.00 \$ 0.00

(e) The aggregate amount of Collateral

3.

4.

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

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,327,911.87
	(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.	Coll	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,599,786.87
		respect of the orang h occurrences	
	(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 \$644,806.69 Interest 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

1996-C

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

- $\ensuremath{\mathtt{B.}}$ Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period

	which were allocated in respect of the Class A Certificates	\$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
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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	0.075000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075000

(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wirespect to the related Monthly		N/A
(n)	The Class B Fixed Allocation wirespect to the related Monthly		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding edelinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivable:	
(a)	35 - 64 days:	1.96%	
(b)	65 - 94 days:	1.02%	416,946,501.75
(c)	95 - 124 days:	0.75%	307,796,025.30
(d)	125 - 154 days:		244,947,794.95
(e)	155 or more days:	0.96%	
	Total		2,167,190,136.49
Inve	estor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$4,124,853.79
(b)	The Class A Investor Default Am for the related Monthly Period	nount	\$3,506,125.63
(c)	The Class B Investor Default Am for the related Monthly Period	nount	\$309,364.08
(d)	The Collateral Default Amount f the related Monthly Period	Eor	\$309,364.08
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of original certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class E Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class E Investor Charge Offs set forth 5 (c) above per \$1,000 of original certificate principal amount	in	\$ 0.00

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	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
		The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00
7.	Real	locations	
	(-)	The amount of Bealleanted Callatana	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$75,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Λττοί	lable 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.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,896,135.18
	(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

1996-D

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.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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 Allocat		
	with respect to the related Mon Period	thly	0.075000
(1)	The Fixed Investor Percentage w	ith	
(1)	respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wi	th	
	respect to the related Monthly	Period	N/A
(n)	The Class B Fixed Allocation wi		N7 / 2
	respect to the related Monthly	Period	N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the sted Monthly Period:		
		Percentage of Total Receivables	Account
(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
Грис	estor Default Amount		
LIIVC	Stor Berault Innounc		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$ 3,093,640.36
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,629,594.38
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$232,022.99
(d)	The Collateral Default Amount f the related Monthly Period	or	\$232,022.99
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A		

4.

5.

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

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

\$ 0.00

\$ 0.00

(d) The aggregate amount of Class B

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

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	s 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,273,664.43
	(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.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,672,101.93
	(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

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

5.24%

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

Ву:__

Name: Bruce Crescenzo
Title: Vice President

1996-E

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING 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.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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	

(k) The Collateral Floating Allocation

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

3. Delinquent Balances

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

Percentage Aggregate

		1	of Total Receivables	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

	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		

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

\$ 0.00

(d) The aggregate amount of Class B

(a) The aggregate amount of Class A

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

	(a)	The amount of Reallocated Collateral			
		Principal Collections with respect to this Distribution Date	\$	0.00	
					-
	(b)	The amount of Reallocated Class B Principal Collections with respect to			
		this Distribution Date	\$	0.00	
					-
	(c)	The Collateral Interest as of the			
		close of business on this Distribution	405		
		Date	\$37	7,500,000.00 	_
	(d)	The Class B Investor Interest as of the close of business on this Distribution			
		Date	\$37	7,500,000.00	
					-
8.	Prin	cipal Funding Account			
	(a)	The principal amount on deposit in			
		the Principal Funding Account on			
		the related Transfer Date (after taking into account deposits on such date			
		but prior to withdrawals)	\$	0.00	
					-
	(b)	The Accumulation Shortfall with			
		respect to the related Monthly			
		Period	\$	0.00	_
	(c)	The Principal Funding Investment Proceeds deposited in the Finance			
		Charge Account on the related			
		Transfer Date	\$	0.00	
					-
	(d)	The Principal Funding Investment			
		Shortfall deposited in the Finance Charge Account on the related			
		Transfer Date from the Reserve Account	\$	0.00	
					-
	(e)	Interest earnings on funds on deposit			
		in the Reserve Account deposited in the Finance Charge Account on the			
		related Transfer Date	\$	0.00	
					-
9.	Avai	lable Funds			
	(a)	The amount of Class A Available Funds			
		on deposit in the Finance Charge Account	6.	100 442 01	
		on the related Transfer Date	۶6, 	182,443.01 	_
	(1.)				
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account			
		on the related Transfer Date	\$54	15,509.70	
					-
	(c)	The amount of Collateral Available			
		Funds on deposit in the Finance Charge Account on the related Transfer Date	\$54	15,509.70	
		necount on the related framerer bate			-
10.	Col	lection of Finance Charge Receivables			
. ∪ •	COI	receion of finance charge necesvables			
	(a)	The aggregate amount of Collections			
		of Finance Charge Receivables and Annual Membership Fees processed during the			
		related Monthly Period, allocated		440.050.05	
		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 $\ensuremath{\mathsf{B}}$

\$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

1996-G

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).
 - \$1,000 Original Certificate Principal Amount).

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

of Class A Monthly Principal

\$0.000000

\$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

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

\$0.000000

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

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

\$4.890969

\$0.000000

\$0.000000

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

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

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

Monthly Interest

5. The amount of the current monthly

\$5.042080

accumulation in respect of Class B
Deficiency Amounts

\$ 0.000000

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

\$0.00000

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

\$15,647,404.47

	2.		amount of the current quarterly erest distribution in respect of as A	\$14,342,766.27
	3.	inte	amount of the current quarterly erest distribution in respect of as A set forth in 2 above per \$1,000	
		of o amou	original certificate principal unt	\$ 14.061536
	4.		amount of the current quarterly erest distribution in respect of as B	\$1,304,638.20
	5.	inte Clas	amount of the current quarterly erest distribution in respect of ss B set forth in 4 above per \$1,000 original certificate principal	\$ 14.495980
		aniou		
D.	Inf	ormat	ion Regarding the Performance of the Trust	
	1.	Coll	ection of Principal Receivables	
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of	
			the Class A Certificates	\$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)	of Principal Receivables processed during the related Monthly Period which were allocated in respect of	
			the Collateral Interest	\$11,695,015.86
	2.	Prin	ncipal Receivables in the Trust	
		(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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)	in the Trust represented by the Adjusted Investor Interest of Series 1996-H as of the end of the day on the	
			last day of the related Monthly Period	\$1,200,000,000.00
		(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of	
			the end of the day on the last day of the related Monthly Period	\$1,020,000,000.00
		(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$1,020,000,000.00
		(f)	The amount of Principal Receivables in the Trust represented by the	

Class B	Invest	or Inter	rest	as of	-
the end	of the	day on	the	last	day
of the I	related	Monthly	y Pei	riod	

\$90,000,000.00

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

\$90,000,000.00

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

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

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

N/A

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

N/A

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

N/A

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

N/A

3. Delinquent Balances

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

		:	Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.96%	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 relate	ed Monthly	7 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	\$37	1,236.90
5.	Inves	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$	0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$	0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$	0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$	0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$	0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$	0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$	0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding		
		this Distribution Date	\$	0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing

		Fee payable by the Trust to the Servicer for the related Monthly Period	\$1,062,500.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$750,000.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$90,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$90,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Inter	est Funding Account	
	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$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. Ava	ilable 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. Col	lection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$15,515,385.48
(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. Por	tfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	13.30%
(b)	The Portfolio Adjusted Yield	5.21%
LIBOR De	eterminations	
LIBOR ra	tes for the related Interest Period:	
Class A	and Class B determination -	5.40234%
Collater	al Interest determination -	5.00250%

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MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1996-Н

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING 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.	Prir	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A
Deli	nquent Balances	

3.

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

			Percentage of Total Receivables	Account
(a)	35 - 64 days:		1.96%	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 pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00

6.

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the \$625,000.00 related Monthly Period 7. Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to \$ 0.00 this Distribution Date (b) The amount of Reallocated Class B Principal Collections with respect to \$ 0.00 this Distribution Date (c) The Collateral Interest as of the close of business on this Distribution Date \$75,000,000.00 (d) The Class B Investor Interest as of the close of business on this Distribution Date \$75,000,000.00 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) (b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00 (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ (d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$12,364,885.18 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,091,019.57

\$1,091,019.57

(c) The amount of Collateral Available

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

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$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 13.26% Monthly Period (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

1996-J

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.	Prir	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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 Mont Period	thly	0.075000
		(1)	The Fixed Investor Percentage was respect to the related Monthly I		N/A
		(m)	The Class A Fixed Allocation wit respect to the related Monthly I		N/A
		(n)	The Class B Fixed Allocation wit respect to the related Monthly I		N/A
		(0)	The Collateral Fixed Allocation respect to the related Monthly I		N/A
	3.	Delir	nquent Balances		
		were	aggregate amount of outstanding hadelinquent as of the end of the ted Monthly Period:		
				of Total	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		2,167,190,136.49
	4.	Inves	stor Default Amount		
		(a)	The Aggregate Investor Default $\it P$ for the related Monthly Period	Amount	\$ 4,124,853.79
		(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$3,506,125.63
		(c)	The Class B Investor Default Amo	ount	\$309,364.08
		(d)	The Collateral Default Amount for the related Monthly Period	or	\$309,364.08
5.	Inve	stor	Charge Offs		
		(a)	The aggregate amount of Class A Investor Charge Offs for the re- Monthly Period	lated	\$ 0.00
		(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
		(c)	The aggregate amount of Class B Investor Charge Offs for the red Monthly Period	lated	\$ 0.00
		(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origin certificate principal amount		\$ 0.00

(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00
Real	locations	
(a)	The amount of Reallocated Collateral	

7.

6.

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

(b) The amount of Reallocated Class B Principal Collections with respect to \$ 0.00 this Distribution Date (c) The Collateral Interest as of the close of business on this Distribution Date \$75,000,000.00 (d) The Class B Investor Interest as of the close of business on this Distribution \$75,000,000.00 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) -----(b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 (d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$12,364,885.18 (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

\$0.000000

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).

of any accrued and unpaid Collateral

Monthly Interest

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

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

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

 4. The amount of distribution in respect of Collateral Monthly Interest \$4.422581

 5. The amount of distribution in respect
- B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of the current monthly accumulation in respect of Class A Monthly Interest \$4.828747 -----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 ${\tt B}$ 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

1.		total amount of distribution from 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.	inte Clas	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal	\$ 13.882647
4.		amount of the current quarterly rest distribution in respect of s B	\$540,724.25
5.	inte Clas	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$ 14.419313
Inf	ormat	ion Regarding the Performance of the Trust	
1.	Coll	ection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$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.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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

D.

(f)	The amount of Principal Receivables	
	in the Trust represented by the	
	Class B Investor Interest as of	
	the end of the day on the last day	
	of the related Monthly Period	\$37,500,000.00

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

\$37,500,000.00

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

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

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

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:

		I	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

5. Investor Charge Offs

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

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

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

		Period	\$442,708.33
	(b)	The amount of the Class B Servicing	
	(2)	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. I	Reall	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
8. 1	Prino	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related 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. II	ntere	est Funding Account	
(á	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

\$442,708.33

Period

(c) Whe aggregate amount deposited into the Interest Punding Account with respect to the Class B Certificates on the related Transfer Date (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date 10. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date 11. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest 12. Portfolio Yield (a) The Fortfolio Yield for the related Monthly Feriod Monthly Feriod Monthly Feriod Service Account of Service Account on the related Monthly Feriod Monthly Feriod Service Account on the related Monthly Feriod Service Account on the re		the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,052,217.33		
(d) The Interest Eunding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date 10. Available Funds (a) The amount of Class A available Funds on deposit in the Finance Charge Account on the related Transfer Date (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date (d) The aggregate amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date 11. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Feriod, allocated in respect of the Class A Certificates (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Feriod which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Feriod which were allocated in respect of the Collateral Interest 12. Portfolio Yield (a) The Portfolio Adjusted Yield 5568, 947.20 15. Portfolio Yield (a) The Portfolio Adjusted Yield 5. 27% LIBOR Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - 5. 40234% Collateral Interest determination - 5. 40234%	(c)	the Interest Funding Account with respect to the Class B Certificates			
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date 11. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest 12. Portfolio Yield (a) The Fortfolio Yield for the related Monthly Feriod (b) The Portfolio Adjusted Yield 5.27% LIBOR Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - 5.40234% Collateral Interest determination - 5.002508	(d)	Proceeds deposited in the Finance Charge Account on the related	\$16,473.53		
on deposit in the Finance Charge Account on the related Transfer Date (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date 5545,509.70 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 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest 12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Feriod (b) The Portfolio Adjusted Yield 5568,947.20 12. Portfolio Yield (a) The Portfolio Adjusted Yield 5578 LIBOR rates for the related Interest Period: LIBOR rates for the related Interest Period:	10. Ava	ilable Funds			
on deposit in the Finance Charge Account on the related Transfer Date (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date 11. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest 12. Portfolio Yield (a) The Portfolio Adjusted Yield for the related Monthly Period 13.30% 15.27% LIBOR Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - 5.40234%	(a)	on deposit in the Finance Charge Account			
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 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest 12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period (b) The Portfolio Adjusted Yield 5.27% LIBOR Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - 5.40234%	(b)	on deposit in the Finance Charge Account			
(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$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 which were allocated in respect of the Collateral Interest \$568,947.20 LIBOR Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - \$.40234%	(c)	Funds on deposit in the Finance Charge	•		
of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$568,947.20 12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period (b) The Portfolio Adjusted Yield 5.27% LIBOR Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - 5.40234%	11. Col	lection of Finance Charge Receivables			
Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest (a) The Portfolio Yield (a) The Portfolio Yield for the related Monthly Period (b) The Portfolio Adjusted Yield 5.27% LIBOR Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - 5.40234%	(a)	of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated	\$6,464,541.54		
Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest 12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 13.30% (b) The Portfolio Adjusted Yield 5.27% LIBOR Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - 5.40234%	(b)	Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B	\$568,947.20		
(a) The Portfolio Yield for the related Monthly Period 13.30% (b) The Portfolio Adjusted Yield 5.27% LIBOR Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - 5.40234%	(c)	Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral	\$568,947.20		
Monthly Period 13.30% (b) The Portfolio Adjusted Yield 5.27% LIBOR Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - 5.40234% Collateral Interest determination - 5.00250%	12. Por	tfolio Yield			
LIBOR Determinations LIBOR rates for the related Interest Period: Class A and Class B determination - 5.40234% ———————————————————————————————————	(a)				
LIBOR rates for the related Interest Period: Class A and Class B determination - 5.40234%	(b)	The Portfolio Adjusted Yield			
Class A and Class B determination - 5.40234%	LIBOR Determinations				
Collateral Interest determination - 5.00250%	LIBOR ra	tes for the related Interest Period:			
	Class A	and Class B determination -			
	Collater	al Interest determination -			

Ε.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

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

of Class A Monthly Principal

1. The amount of the current monthly

Additional Interest

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

\$0.000000

\$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).
 - 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 \$0.00000
 - 3. The amount of the current monthly accumulation in respect of Class A
 - 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
 - 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

6. The amount of the current monthly

	the I	Interest Funding Account	\$6,560,001.86
2.		amount of the current quarterly rest distribution in respect of s A	\$6,008,735.94
3.	inter	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal	\$ 14.138202
4.		amount of the current quarterly rest distribution in respect of B	\$551,265.92
5.	inter	emount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal	\$ 14.700425
Info	ormati	ion Regarding the Performance of the Trust	
1.	Colle	ection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of	055 006 456 00
		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	C4 072 022 24
		the class B tertificates	\$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.	Princ	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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	

D.

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

\$37,500,000.00

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

\$37,500,000.00

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

January 1, 1999 through January 31, 1999 1.21%

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

0.850000

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

0.075000

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

0.075000

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

N/A

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

N/A

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

N/A

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

N/A

3. Delinquent Balances

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

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

	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33
		reriou	
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
0	T - + -	est Funding Associat	
9.	Inter (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. Ava	ilable 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. Col	lection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,464,847.47
(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. Por	tfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	13.30%
(b)	The Portfolio Adjusted Yield	5.16%
LIBOR De	terminations	
LIBOR ra	tes for the related Interest Period:	
Class A	and Class B determination -	5.40234%
Collater	al Interest determination -	5.00250%

E.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1996-M

FORM OF MONTHLY CERTIFICATEHOLDERS'STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING 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.	of distribution in Monthly Principal	respect	\$0.00000
2.	of distribution in Monthly Principal	respect	\$0.000000
3.	of distribution in Monthly Principal	respect	\$0.000000
4.	of distribution in Monthly Interest	respect	\$4.586667
5.	of distribution in Deficiency Amounts	respect	\$0.000000
6.	of distribution in Additional Interest		\$0.000000
7.	of distribution in Monthly Interest	respect	\$4.755556
8.	of distribution in Deficiency Amounts	respect	\$0.000000
9.	of distribution in Additional Interest		\$0.00000
10.	of distribution in Monthly Interest	respect	\$5.288889
11.	of distribution in Deficiency Amounts	respect	\$0.00000
12.	of distribution in Additional Interest		\$ 0.000000

- $\ensuremath{\mathtt{B.}}$ Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of	A440 150 000 50
	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
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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

2.

(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
(1)	The Class B Floating Allocation with respect to the related Monthly Period	0.075000
(m)	The Class C Floating Allocation with respect to the related Monthly Period	0.075000
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(0)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(d)	The Class C Fixed Allocation with	,

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:

respect to the related Monthly Period

			of Total Receivables	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

N/A

Percentage Aggregate

(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Class C Investor Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Class C Investor Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Class C Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Class C Investor Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly	

6.

Period

\$78,125.00

(c) The amount of the Class C Servicing Fee payable by the Trust to the Servicer for the related Monthly \$78,125.00 Period -----(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$625,000.00 -----7. Reallocations The amount of Reallocated Class C Principal Collections with respect to this Distribution Date \$ 0.00 (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 -----(c) The Class C Investor Interest as of the close of business on this Distribution \$75,000,000.00 (d) The Class C Adjusted Investor Interest as of the close of business on this Distribution Date \$75,000,000.00 -----(e) The Class B Investor Interest as of the close of business on this Distribution Date \$75,000,000.00 -----(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$75,000,000.00 -----8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00 (b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00 _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A \$ 0.00 Available Funds (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B \$ 0.00 Available Funds (e) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C \$ 0.00 Available Funds _____ 9. Reserve Account

(a) The Reserve Draw Amount on the related Transfer Date

\$ 0.00

		Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of the Reserve Draw	
		Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00
10.	Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,364,885.18
	(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.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,896,135.18
	(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.		Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C	\$1,137,894.57
12.		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.	Por	Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests tfolio Yield The Portfolio Yield for the related	\$1,137,894.57
	Por (a) (b)	Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests tfolio Yield The Portfolio Yield for the related Monthly Period	\$1,137,894.57 13.26% 5.22%
LIBO	Por (a) (b) DR De	Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests tfolio Yield The Portfolio Yield for the related Monthly Period The Portfolio Adjusted Yield	\$1,137,894.57 13.26% 5.22%

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

C.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1997-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING 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
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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

2.

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

	period		0.075000
(1)	The Collateral Floating Allocat with respect to the related Mor Period		0.075000
(m)	The Fixed Investor Percentage we respect to the related Monthly		N/A
(n)	The Class A Fixed Allocation wirespect to the related Monthly		N/A
(0)	The Class B Fixed Allocation wirespect to the related Monthly		N/A
(p)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding e delinquent as of the end of the ated Monthly Period:		
		Percentage of Total Receivables	
(a)	35 - 64 days:	1.96%	801,336,969.17
(b)	65 - 94 days:	1.02%	416,946,501.75
(c)	95 - 124 days:		307,796,025.30

4. Investor Default Amount

(e) 155 or more days:

(d) 125 - 154 days:

3.

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

\$ 0.00 -----

0.60% 244,947,794.95 0.96% 396,162,845.32

Total 5.29% 2,167,190,136.49

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

\$ 0.00 _____

(d) The aggregate amount of Class B

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

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56, 	,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,	,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date		,250,000.00
8.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$	0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
9.	Avai	lable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,2	273 , 664.43

(b) The amount of Class B Available Funds

		on deposit in the Finance Charg on the related Transfer Date	e Account	\$818,264.3	
	(c)	The amount of Collateral Availa Funds on deposit in the Finance Account on the related Transfer	Charge	\$818,264.3	31
10.	Coll	ection of Finance Charge Receiva	bles		
	(a)	The aggregate amount of Collect of Finance Charge Receivables a Membership Fees processed durin related Monthly Period, allocat in respect of the Class A Certi	nd Annual g the ed	\$9,672,103	1.93
	(b)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed durin related Monthly Period which we allocated in respect of the Cla Certificates	Annual g the re	\$853,420.	
	(c)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed durin related Monthly Period which we allocated in respect of the Col Interest	Annual g the re	\$853,420.	
11.	Port	folio Yield			
	(a)	The Portfolio Yield for the rel Monthly Period	ated		13.26%
	(b)	The Portfolio Adjusted Yield			5.29%
Floa	ating	Rate Determinations			
		tes for the related Interest Per and Class B determination -	iod:		0000%
Col	llater	al Interest determination -		5.00	0250%
			MBNA AMERICA NATIONAL ASS Servicer	•	
ice (Cresce	nzo			

Bru

By:
Name: Bruce Crescenzo
Title: Vice Presiden

C.

FORM	OF MONTHLY	CERTIFICATEHOLDERS'	STATEMENT
SERIE	ES 1997-E		
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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

Inf	ormat	ion Regarding the Current Quarterly Interest	Distribution
1.		total amount of distribution from Interest Funding Account	\$ 0.00
2.		amount of the current quarterly crest distribution in respect of s A	\$ 0.00
3.	inte Clas	amount of the current quarterly crest distribution in respect of s A set forth in 2 above per \$1,000 criginal certificate principal nt	\$ 0.000000
4.		amount of the current quarterly crest distribution in respect of s B	\$ 0.00
5.	inte Clas	amount of the current quarterly trest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$ 0.000000
Inf	ormat	ion Regarding the Performance of the Trust	
1.	Coll	ection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$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.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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

C.

D.

The amount of Principal Receivables	\$637,500,000.00
in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.0	\$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

(f)

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

3. Delinquent Balances

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

			Percentage of Total Receivables	Account
(a)	35 - 64 days:		1.96%	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.	Inve	stor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.000000
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.000000
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.000000
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.000000
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.000000
	(1.)	mh	

(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer

		Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.000000
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	on \$56,250,000.00
Pri	ncipa	l Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00

(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the	
	Reserve Account	\$ 0.00
	(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Inter	rest Funding Account	
(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date	
	but prior to withdrawals)	\$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. Ava	ilable 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. Col	lection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,672,101.93

(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

5.38%

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

1997**-**E

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

	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. Prir	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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:	
	Tanuany 1 1000 + hange Tanuany 21 1000	1 710.

January 1, 1999 through January 31, 1999 1.71%

of Principal Receivables processed

(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850		
(k)	The Class B Floating Allocation with respect to the related Monthly Period	0.075		
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075		
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A		
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A		
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A		
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A		
Delinquent Balances				
The	The aggregate amount of outstanding balances in the Accounts which			

3.

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.96%	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	2,167,190,136.49

4. Investor Default Amount

(a)	The Aggregate Inves	stor Default Amount	
	for the related Mor	nthly 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 pre- ceding this Distribution Date	\$ 0.00		
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00		
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00		
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00		
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00		
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00		
Investor Servicing Fee				
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$625,000.01		
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$55,208.33		

	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$55,208.33	
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$441,250.00	
7.	Real	locations		
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00	
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00	
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$53,000,000.00	
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$53,000,000.00	
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	on \$53,000,000.00	
8.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0	.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0	.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.	.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00	
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.	
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00	
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00	

		in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Swap	Reserve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
10.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$605,738.67
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
11.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 9,333,892.99
	(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.	Coll	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds, amounts, if any, withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$ 9,708,892.99
	(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

(f) Interest Earnings on funds on deposit

	(a)	The Portfolio Monthly Perio	o Yield for the	e related	13.26%
	(b)	The Portfolio	o Adjusted Yie	ld	5.35%
C.	Floating	Rate Determina	ations		
		ates for the real	elated Interes etermination -	t Period:	5.00000%
	Collater	cal Interest de	etermination -		5.00250%
D.			the status of the Swap Coun		
		ne Interest Res ished?	serve Account l	oeen	No
	2. Has the		serve Account 1	been	No
			t of funds with e Account, if		\$ 0.00
		ny funds withdo re Account were	rawn from the :e utilized?	Interest	
	N/A				
	5. Has th	ne Interest Rat	te Swap been To	erminated?	Nc
				MBNA AMERICA NATIONAL ASSO Servicer	The state of the s
Dar	vid Martir	ni			
				By: Name: David Title: Vice	d Martini Presiden

1997-F

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, wich 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.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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:	
		Tanuary 1 1000 through Tanuary 21 1000	1 02%

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

3. Delinquent Balances

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

			Percentage of Total Receivables	Account
(a)	35 - 64 days:		1.96%	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 pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75

(c) The amount of the Collateral Servicing

		Fee payable by the Trust to the Servicer for the related Monthly Period	\$5	8,593.75
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$4	68 , 750.00
7.	Real	locations		
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date		6,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date		6,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	\$5	6,250,000.00
8.	Coll	ection 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.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
10.	Rese	rve Account		
	(a)	The Reserve Draw Amount on the related Transfer Date	\$	0.00

	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
11.	Swap	Reserve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
12.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$597,949.50
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
13. Ava	ailab	le Funds	
		The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,871,613.93
	(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.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period13.26%	
	(b)	The Portfolio Adjusted Yield5.31%	
	_	Rate Determinations tes for the related Interest Period:	
		determination -5.00000%	
		al Interest determination -5.00250%	
		ion regarding the status of the Rate Swap and the Swap Counterparty	
1.		the Interest Reserve Account been blished?No	
2.		the Interest Reserve Account been ed?No	
3.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$0.00

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

5. Has the Interest Rate Swap been Terminated?

No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1997-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING 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

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

(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

January 1, 1999 through January 31, 1999 1.82%

(j) The Class A Floating Allocation with respect to the related Monthly Period \$56,250,000.00

(k)	The Class B Floating Allocat with respect to the related period		0.075000		
(1)	The Collateral Floating Allo with respect to the related Period		0.075000		
(m)	The Fixed Investor Percentag respect to the related Month		N/A 		
(n)	The Class A Fixed Allocation respect to the related Month	N/A 			
(0)	(o) The Class B Fixed Allocation with respect to the related Monthly Period				
(p)	The Collateral Fixed Allocat respect to the related Month		N/A 		
Deli	inquent Balances				
were	aggregate amount of outstandie delinquent as of the end of ated Monthly Period:	-			
		Percenta of Tota Receivabl			
(a)	35 - 64 days:		001 226 060 17		
(b)			801,336,969.17		
(1)	65 - 94 days:	1.02%	416,946,501.75		
(c)	65 - 94 days: 95 - 124 days:	1.02% 0.75%	416,946,501.75 307,796,025.30		
	-	1.02% 0.75% 0.60%	416,946,501.75 307,796,025.30 244,947,794.95		
(c)	95 - 124 days:	1.02% 0.75%	416,946,501.75 307,796,025.30 244,947,794.95 396,162,845.32		
(c)	95 - 124 days: 125 - 154 days: 155 or more days:	1.02% 0.75% 0.60% 	416,946,501.75 307,796,025.30 244,947,794.95 396,162,845.32 2,167,190,136.49		
(c) (d) (e)	95 - 124 days: 125 - 154 days: 155 or more days:	1.02% 0.75% 0.60% 0.96% 	416,946,501.75 307,796,025.30 244,947,794.95 396,162,845.32 2,167,190,136.49		
(c) (d) (e)	95 - 124 days: 125 - 154 days: 155 or more days:	1.02% 0.75% 0.60% 0.96%	416,946,501.75 307,796,025.30 244,947,794.95 396,162,845.32 2,167,190,136.49		
(c) (d) (e)	95 - 124 days: 125 - 154 days: 155 or more days: To estor Default Amount The Aggregate Investor Defau	1.02% 0.75% 0.60% 0.96% tal 5.29%	416,946,501.75 307,796,025.30 244,947,794.95 396,162,845.32 2,167,190,136.49		
(c) (d) (e)	95 - 124 days: 125 - 154 days: 155 or more days: To estor Default Amount The Aggregate Investor Defau for the related Monthly Peri	1.02% 0.75% 0.60% 0.96% tal 5.29% It Amount od Amount	416,946,501.75 307,796,025.30 244,947,794.95 396,162,845.32 2,167,190,136.49 \$3,093,640.36		
(c) (d) (e) Inve (a)	95 - 124 days: 125 - 154 days: 155 or more days: To estor Default Amount The Aggregate Investor Defaut for the related Monthly Peri The Class A Investor Default for the related Monthly Peri	1.02% 0.75% 0.60% 0.96% tal 5.29% It Amount od Amount od	416,946,501.75 307,796,025.30 244,947,794.95 396,162,845.32 2,167,190,136.49 \$3,093,640.36 \$2,629,594.38 \$232,022.99		

5.

3.

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

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

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

Period

\$58.593.75

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

9. Available Funds

Transfer Date

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

Finance Charge Account on the related

\$ 0.00

	(b)	The amount of Class B Availabl on deposit in the Finance Char on the related Transfer Date		\$818,264.	31
	(c)	The amount of Collateral Avail Funds on deposit in the Financ Account on the related Transfe	e Charge	\$818,264.	31
10.	Coll	ection of Finance Charge Receiv	ables		
	(a)	The aggregate amount of Collect of Finance Charge Receivables Membership Fees processed duri related Monthly Period, any Pr Funding Investment Proceeds an if any withdrawn from the Rese and allocated in respect of th Certificates	and Annual ng the incipal d amounts rve Account	\$9,672,10	1.93
	(b)	The aggregate amount of Collec Finance Charge Receivables and Membership Fees processed duri related Monthly Period, any Pr Funding Investment Proceeds an if any withdrawn from the Rese and which were allocated in re the Class B Certificates	Annual ng the incipal d amounts rve Account	\$853,420.	56
	(c)	The aggregate amount of Collec Finance Charge Receivables and Membership Fees processed duri related Monthly Period which w allocated in respect of the Co Interest	Annual ng the ere	\$853,420.	56
11	Port	folio Yield			
	(a)	The Portfolio Yield for the re Monthly Period	lated		13.26%
	(b)	The Portfolio Adjusted Yield			5.28%
Float	ting :	Rate Determinations			
		tes for the related Interest Pe and Class B determination -	riod:		0000%
Coli	later	al Interest determination -			0250%
			MBNA AMERICA NATIONAL ASS Servicer	•	
: A M:	artin	:			

David Martini

C.

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING 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 \$ 0.000000 of Class B Deficiency Amount 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 -----10. The amount of distribution in respect of Collateral Monthly Interest \$4.593681 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

(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 \$750,000,000.00 day of the related Monthly Period _____ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-K as of the end of the day on the \$750,000,000.00 last day of the related Monthly Period -----(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00 _____ (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last \$637,500,000.00 day of the related Monthly Period -----(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00 _____ (q) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00 _____ (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the \$56,250,000.00 last day of the related Monthly period _____ (i) The Floating Investor Percentage with respect to the period: January 1, 1999 through January 31, 1999 1.82% (j) The Class A Floating Allocation

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

Period

with respect to the related Monthly

0.075000

0.850000

(1)	The Collateral Floating Allocat: with respect to the related Mon-		
	Period	_	0.075000
()	mb pind Tanatan Danasanan	: <u>+</u> 1_	
(m)	The Fixed Investor Percentage was respect to the related Monthly		N/A
(n)	The Class A Fixed Allocation wirespect to the related Monthly		N/A
(0)	The Class B Fixed Allocation wi		/-
	respect to the related Monthly	Period	N/A
(p)	The Collateral Fixed Allocation	with	
	respect to the related Monthly	Period	N/A
Dol:	nquent Balances		
	-		
were	aggregate amount of outstanding landled delinquent as of the end of the ted Monthly Period:		
			. Aggregate
		of Total Receivables	Account Balance
(a)	35 - 64 days:	1.96%	801,336,969.17
	65 - 94 days:	1.02%	416,946,501.75
	-		
	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
	10041		
Inve	stor Default Amount		
(a)	The Aggregate Investor Default	Amount	
	for the related Monthly Period		\$3,093,640.36
(b)	The Class A Investor Default Amo	ount	
(2)	for the related Monthly Period	J 411 0	\$2,629,594.38
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$232,022.99
(d)	The Collateral Default Amount for the related Monthly Period	or	\$232,022.99
	the refuted homenry refrod		
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A		
	Investor Charge Offs for the remonthly Period	lated	\$ 0.00
	-		
(b)	The aggregate amount of Class A	·	
	Investor Charge Offs set forth: 5 (a) above per \$1,000 of origin		
	certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B		
	Investor Charge Offs for the remonthly Period	lated	\$ 0.00
	- 1		

3.

4.

5.

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

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

6.

	(a)	The amount of Reallocated Collateral Principal Collections with respect to	
		this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$56,250,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account (1) The Reserve Draw Amount deposited	\$ 0.00
		in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,273,664.43
	(h)	The amount of Class B Available Funds	

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

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

Collateral Interest determination -

5.00000% _____ 5.00250%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Bv:

Name: Bruce Crescenzo
Title: Vice President

1997-K

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING 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).
 - The amount of distribution in respect
 of Class A Monthly Principal

\$0.000000

The amount of distribution in respect of Class B Monthly Principal

\$0.000000

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

\$0.000000

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

\$4.432569

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

\$0.000000

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

\$4.569031

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

\$0.000000

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

\$0.000000

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

\$4.711253

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

\$ 0.000000

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

\$0.00000

C.	Inf	ormat:	ion Regarding the Current Quarterly Interest	Dis	stribution
	1.		total amount of distribution from Interest Funding Account	\$	0.00
	2.	The amount of the current quarterly interest distribution in respect of Class A		\$	0.00
	3.	inte	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal	\$	0.000000
	4.		amount of the current quarterly rest distribution in respect of s B	\$	0.00
	5.	inte	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$	0.000000
D.	Inf	ormat:	ion Regarding the Performance of the Trust		
	1.	Colle	ection of Principal Receivables		
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates		2,839,685.37
		(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		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		309,382.25
	2.	Princ	cipal Receivables in the Trust		
		(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period),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		50,000,000.00
		(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-M as of the end of the day on the last day of the related Monthly Period		50,000,000.00
		(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period		37,500,000.00
		(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest		

		as of the end of the day on the day of the related Monthly Perio		\$637,500,000.00
	(f)	The amount of Principal Receivabin the Trust represented by the Class B Investor Interest as of the end of the day on the last dof the related Monthly Period	ay	\$56,250,000.00
	(g)	The amount of Principal Receivab the Trust represented by the Cla Adjusted Interest as of the end day on the last day of the relat Monthly period	ss B of the ed	\$56,250,000.00
	(h)	The amount of Principal Receivable the Trust represented by the Col Interest as of the end of the dalast day of the related Monthly	lateral y on the	\$56,250,000.00
	(i)	The Floating Investor Percentage respect to the period:	with	
January	1, 1	999 through January 31, 19991.82%		
	(j)	The Class A Floating Allocation with respect to the related Mont Period0.850000	hly	
	(k)	The Class B Floating Allocation with respect to the related Mont period	hly	0.075000
	(1)	The Collateral Floating Allocati with respect to the related Mont Period		0.075000
	(m)	The Fixed Investor Percentage wi respect to the related Monthly P		N/A
	(n)	The Class A Fixed Allocation wit respect to the related Monthly P		N/A
	(0)	The Class B Fixed Allocation wit respect to the related Monthly P		N/A
	(p)	The Collateral Fixed Allocation respect to the related Monthly P		N/A
3.	Deli	nquent Balances		
	were	aggregate amount of outstanding b delinquent as of the end of the ted Monthly Period:		
			Percentage of Total Receivables	Aggregate Account Balance

		of Total Receivables	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

4. Investor Default Amount (a) The Aggregate Investor Default Amount \$3,093,640.36 for the related Monthly Period ______ (b) The Class A Investor Default Amount for the related Monthly Period \$2,629,594.38 (c) The Class B Investor Default Amount \$232,022.99 for the related Monthly Period (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 \$ 0.000000 certificate principal amount _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.000000 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.000000 principal amount _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.000000 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date (j) The aggregate amount of Class B Investor Charge Offs set forth in

5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date

	immediately preceding this Distribution Date	\$ 0.000000
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.000000
6. Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
7. Real	llocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$56,250,000.00
Principa	al Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

0.00

\$

8.

Period

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class \$ 0.00 A Available Funds (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class \$ 0.00 B Available Funds ______ (e) The amount of all or a portion of the Reserve Draw Amount deposited in the FinanceCharge Account on the related Transfer Date from the Reserve Account \$ 0.00 _____ (1) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class A Available Funds \$ 0.00 _____ (2) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class B Available Funds \$ 0.00 _____ (f) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date 9. Interest Funding Account The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date \$3,177,765.33 but prior to withdrawals) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date \$2,912,757.33 -----The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date \$265,008.00 The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date _____ 10. Available Funds The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,273,664.43 The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$818,264.31 The amount of Collateral Available Funds on deposit in the Finance Charge

Account on the related Transfer Date

\$818,264.31

(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. Po	ortfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	13.26
(b)	The Portfolio Adjusted Yield	5.35%
	· Data Datarminations	
Floating	g Rate Determinations	
LIBOR	rates for the related Interest Period:	5.03016%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

FORM C	F MON	ITHLY C	ERTIFI	CATEHO	LDERS'	STATEMEN'

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).

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

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

Additional Interest

Monthly Interest

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

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

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

 4. The amount of distribution in respect of Collateral Monthly Interest \$4.408403
- B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate

\$0.000000

\$0.000000

Principal Amount). 1. The amount of the current monthly accumulation in respect of Class ${\tt A}$ Monthly Interest \$4.864302 2. The amount of the current monthly accumulation in respect of Class A \$0.000000 Deficiency Amounts 3. The amount of the current monthly accumulation in respect of Class A Additional Interest \$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

С.	Inf		ion Regarding the Current Quarterly Interest	Distribution
	1.		total amount of distribution from Interest Funding Account	\$11,670,003.36
	2.	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		\$10,698,424.71
	3.			\$ 13.984869
	4.		amount of the current quarterly rest distribution in respect of s B	\$971,578.65
	5.	inte: Class	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$ 14.393758
D.	Inf	ormat:	ion Regarding the Performance of the Trust	
	1.	Colle	ection of Principal Receivables	
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$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.	Prin	cipal Receivables in the Trust	
		(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$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, 19992.1	8%				
(j)	The Class A Floating Allocation with respect to the related Monthly Period0.850000					
(k)	The Class B Floating Allocation with respect to the related Monthly period	0.075000				
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075000				
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A 				
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A 				
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A 				
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A 				
Deli	nquent Balances					
The	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:						

3.

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

4. Investor Default Amount (a) The Aggregate Investor Default Amount \$3,712,368.47 for the related Monthly Period _____ (b) The Class A Investor Default Amount for the related Monthly Period \$3,155,513.17 -----(c) The Class B Investor Default Amount \$278,427.65 for the related Monthly Period (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 \$ 0.000000 certificate principal amount _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.000000 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.000000 principal amount _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.000000 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date (j) The aggregate amount of Class B

Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date

		immediately preceding this Distribution Date	\$ 0.000000			
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00			
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.000000			
6.	Inve	stor Servicing Fee				
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$796,875.00 			
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$70,312.50			
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$70,312.50 			
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$562,500.00			
7.	Real	locations				
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00			
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00			
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$67,500,000.00 			
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$67,500,000.00			
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	on \$67,500,000.00			
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			

8.

(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00					
(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00					
(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the FinanceCharge Account on the related Transfer Date from the Reserve Account	\$ 0.00 					
	(1) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class A Available Funds	\$ 0.00					
	(2) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class B Available Funds	\$ 0.00					
(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00					
9. Inter	rest Funding Account						
(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$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.	Coll	ection of Finance Charge Recei	vables					
(.	a)	The aggregate amount of Collectof Finance Charge Receivables and Membership Fees processed during related Monthly Period, allocatin respect of the Class A Cert.	and Annual ng the ted	\$11,636,370.27				
(1	(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		Annual ng the ere	\$1,024,105.09				
(c)	The aggregate amount of Collectionance Charge Receivables and Membership Fees processed during related Monthly Period which we allocated in respect of the Collinerest	Annual ng the ere	\$1,024,105.09				
12. Portfolio Yield								
(.	a)	The Portfolio Yield for the re- Monthly Period	lated	13.30%				
(1	b)	The Portfolio Adjusted Yield		5.24%				
E. Float	ing F	Rate Determinations						
	R rat s A a	5.40234%						
Coll	atera	al Interest determination -		5.00250%				
MBNA AMERI NATIONAL A Servicer				·				
Bruce Cr	escen	120						
			By:	ce Crescenzo e President				

CLASS A CUSI262TDC4Exhibit 20.33 CLASS B CUSIP 55262TDD2 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERTES 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 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
- (1) 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 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 \$3,093,640.36 (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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

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

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

- (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00
- (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00

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

- (f)Interest Earnings on funds on deposit
 in the Reserve Account deposited in the
 Finance Charge Account on the related
 Transfer Date \$ 0.00
- 9.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,273,664.43
- (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

1998-A

CLASS A CUSI262TDF7Exhibit 20.34 CLASS B CUSIP 55262TDG5

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING 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
- (1) The Class B Floating Allocation with respect to the related Monthly Period0.075000
- (m) The Collateral Floating Allocation with respect to the related Monthly ${\tt Period0.075000}$

- -----

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 35 - 64 days:1.96%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 \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

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

(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

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

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

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

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

7.Reallocations

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

- -----

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

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

8.Principal Funding Account

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

- (b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00
- (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00
- (e)The amount of all or a portion of the
 Reserve Draw Amount deposited in the
 Finance Charge Account on the related
 Transfer Date from the Reserve Account \$ 0.00

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

- (2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00
- (f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

9.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,273,664.43
- (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

1998-C

CLASS A CUS262TDH3Exhibit 20.35 CLASS B CUSIP55262TDJ9

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING 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 Princip

(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

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

(m) The Collateral Floating Allocation with respect to the related Monthly ${\tt Period0.075134}$

- -----

(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 (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 35 - 64 days:1.96%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 \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

(g)The aggregate amount of Class A Investor
Charge Offs reimbursed on the Transfer Date
immediately preceding this Distribution Date\$ 0.00

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

(i)The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

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

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

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

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$494,791.67

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

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

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

7.Reallocations

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

(b) The amount of Reallocated Class B

Principal Collections with respect to this Distribution Date \$0.00

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

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

- -----

(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 \$

(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%

- ${\tt D.}$ 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

5. Has the Interest Rate Swap been terminated? No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:
Name: David Martini
Title: Vice President

1998-D

CLASS A CUSI262TDK6Exhibit 20.36 CLASS B CUSIP 55262TDL4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING 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-----

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

0.075-----

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

0.075----

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

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

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

(q) The Collateral Fixed Allocation with respect to the related Monthly $\operatorname{PeriodN/A}$

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 35 - 64 days:1.96%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
(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00
6.Investor Servicing Fee
(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$781,250.01

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

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

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

7.Reallocations

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

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

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

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

- -----

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

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

8.Principal Funding Account

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

- (b) The Accumulation Shortfall with respect to the related Monthly Period\$ 0.00
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00
- (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00
- (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00
- (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00
- (2) The Reserve Draw Amount deposited in the Finance Charge Account to be

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

9. Interest Funding Account

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

CLASS A CUSI262TDM2Exhibit 20.37 CLASS B CUSIP 55262TDN0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING 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\$ 0.00000

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

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

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

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

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 35 - 64 days:1.96%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 \$2,062,426.98	
(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	
(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00	

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$442,708.33

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.50

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$39,062.50

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

7.Reallocations

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

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

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

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

- -----

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

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

8.Principal Funding Account

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

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

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

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

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

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

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

9. Interest Funding Account

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

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\$0.00000
- 2.The amount of distribution in respect of Class B Monthly Principal\$0.000000
- 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000
- 4.The amount of distribution in respect of Class A Monthly Interest\$4.560000
- 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 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

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

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

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 35 - 64 days:1.96%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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

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

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

- (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00
- (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00

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

- (f)Interest Earnings on funds on deposit
 in the Reserve Account deposited in the
 Finance Charge Account on the related
 Transfer Date \$ 0.00
- 9.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,273,664.43
- (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

1998-G

CLASS A CUSI262TDR1Exhibit 20.39 CLASS B CUSIP 55262TDS9

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERTES 1998-T

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 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

- (1) The Collateral Floating Allocation with respect to the related Monthly Period0.075 $\,$
- (m) The Fixed Investor Percentage with
 respect to the related Monthly PeriodN/A
- (n) The Class A Fixed Allocation with respect to the related Monthly ${\tt PeriodN/A}$

- -----

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 35 - 64 days:1.96%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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

Date \$637,500,000.00

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

8. Principal Funding Account

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

- (b) The Accumulation Shortfall with respect to the related Monthly Period 0.00
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00
- (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00
- (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00

- (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00
- (2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00
- (f)Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

- 9.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,273,664.43

(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

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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

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\$0.00000
- 2.The amount of distribution in respect of Class B Monthly Principal\$0.000000
- 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000
- 4.The amount of distribution in respect of Class A Monthly Interest\$4.375000
- 5.The amount of distribution in respect of Class A Deficiency Amounts\$0.000000
- 6.The amount of distribution in respect of Class A Additional Interest\$0.000000
- 7. The amount of distribution in respect of Class B Monthly Interest\$4.708333

- 8.The amount of distribution in respect of Class B Deficiency Amount 0.000000
- 9.The amount of distribution in respect of Class B Additional Interest\$0.000000
- 10. The amount of distribution in respect of Collateral Monthly Interest \$5.036736
- 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 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
- (1) 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

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

6. Investor Servicing Fee

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$687,500.00

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

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$46,875.00

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

7.Reallocations

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

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

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

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

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

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

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

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00

- (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00
- (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00

(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%

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(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

Ву:

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

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

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

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

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

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

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

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

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

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

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

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

KEY PERFORMANCE FACTORS January 31, 1999

Expected B Maturity

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

09/16/2002

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

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%

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

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

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

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%

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

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

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

KEY PERFORMANCE FACTORS January 31, 1999

	Expected B	Maturity	05/15	5/01
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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

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 5.70%
November, 1998 5.70%

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

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%

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

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

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-J

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%

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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

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-K

Expected B Maturity	11/17/03
Blended Coupon	5.1819%

Excess Protection	Tevel
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

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

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

MBNA MASTER CREDIT CARD TRUST II SERIES 1997-B

KEY PERFORMANCE FACTORS January 31, 1999

Expected B Maturity

Impededa B indulitry	3/13/12
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

3/15/12

MBNA MASTER CREDIT CARD TRUST II

Seller Participation Amount

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	

\$3,284,946,121.49

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-E

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

MBNA MASTER CREDIT CARD TRUST II

Seller Participation Amount

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	\$40,086,865,639.9	8
Investor Participation Amount	\$706,000,000.00	

\$3,284,946,121.49

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 Yield18.21%

Investor Charge Offs 4.95%

Base Rate 7.45%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate14.12%

Total Principal Balance\$40,086,865,639.98

Investor Participation Amount\$750,000,000.00

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

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%

Seller Participation Amount

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

\$3,284,946,121.49

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	

\$3,284,946,121.49

Seller Participation Amount

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-N

KEY PERFORMANCE FACTORS January 31, 1999

Expected B Maturity	11/	15/00
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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

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 Yield18.21%

Investor Charge Offs 4.95%

Base Rate 7.46%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate14.12%

Total Principal Balance\$40,086,865,639.98

Investor Participation Amount\$750,000,000.00

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 Yield18.21%

Investor Charge Offs 4.95%

Base Rate 7.50%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate14.12%

Total Principal Balance\$40,086,865,639.98

Investor Participation Amount\$750,000,000.00

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 Yield18.21%

Investor Charge Offs 4.95%

Base Rate 7.41%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate14.12%

Total Principal Balance\$40,086,865,639.98

Investor Participation Amount\$559,000,000.00

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 Yield18.21%

Investor Charge Offs 4.95%

Base Rate 7.62%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate14.12%

Total Principal Balance\$40,086,865,639.98

Investor Participation Amount\$882,400,000.00

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 Yield18.23%

Investor Charge Offs 4.95%

Base Rate 7.75%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate14.12%

Total Principal Balance\$40,086,865,639.98

Investor Participation Amount\$500,000,000.00

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 Yield18.21%

Investor Charge Offs 4.95%

Base Rate 7.51%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate14.12%

Total Principal Balance\$40,086,865,639.98

Investor Participation Amount\$750,000,000.00

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 Yield18.21%

Investor Charge Offs 4.95%

Base Rate 7.63%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate14.12%

Total Principal Balance\$40,086,865,639.98

Investor Participation Amount\$750,000,000.00

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 Yield18.21%

Investor Charge Offs 4.95%

Base Rate 7.32%

Over 35 Day Delinquency 5.29%

Seller's Interest 8.19%

Total Payment Rate14.12%

Total Principal Balance\$40,086,865,639.98

Investor Participation Amount\$750,000,000.00