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: March 12, 1999

MENA AMERICA BANK, NATIONAL ASSOCIATION ON BEHALF OF THE MENA 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 2. ACQUISITION OR DISPOSITION OF ASSETS

On February 10, 1999, MBNA America Bank, National Association (the "Seller") conveyed to the MBNA Master Credit Card Trust II (the "Trust") all of the receivables (the "Receivables") in certain additional credit card accounts (the "Additional Accounts") of the Seller pursuant to an Assignment No. 20 of Receivables in Additional Accounts dated as of February 10, 1999, (the "Assignment"). The principal amount of the Receivables in the Additional Accounts on February 10, 1999, was \$1,223,590,717.03. The Seller conveyed the Receivables in the Additional Accounts to the Trust pursuant to subsection 2.06(b) of the Pooling and Servicing Agreement

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 February 28, 1999.

 $20.2\,$ Series 1994-B Certificateholders' Statement for the month ended February 28, 1999.

20.3 Series 1994-C Certificateholders' Statement for the month ended February 28, 1999.

20.4 Series 1995-A Certificateholders' Statement for the month ended February 28, 1999.

20.5 Series 1995-B Certificateholders' Statement for the month ended February 28, 1999.

 $20.6\,$ Series 1995-C Certificateholders' Statement for the month ended February 28, 1999.

 $20.7\,$ Series 1995-D Certificateholders' Statement for the month ended February 28, 1999.

20.8 Series 1995-E Certificateholders' Statement for the month ended February 28, 1999. 20.9 Series 1995-F Certificateholders' Statement for the month ended February 28, 1999. 20.10 Series 1995-I Certificateholders' Statement for the month ended February 28, 1999. 20.11 Series 1995-J Certificateholders' Statement for the month ended February 28, 1999. 20.12 Series 1996-A Certificateholders' Statement for the month ended February 28, 1999. 20.13 Series 1996-B Certificateholders' Statement for the month ended February 28, 1999. 20.14 Series 1996-C Certificateholders' Statement for the month ended February 28, 1999. 20.15 Series 1996-D Certificateholders' Statement for the month ended February 28, 1999. 20.16 Series 1996-E Certificateholders' Statement for the month ended February 28, 1999. 20.17 Series 1996-G Certificateholders' Statement for the month ended February 28, 1999. 20.18 Series 1996-H Certificateholders' Statement for the month ended February 28, 1999. 20.19 Series 1996-J Certificateholders' Statement for the month ended February 28, 1999. 20.20 Series 1996-K Certificateholders' Statement for the month ended February 28, 1999. 20.21 Series 1996-L Certificateholders' Statement for the month ended February 28, 1999. 20.22 Series 1996-M Certificateholders' Statement for the month ended February 28, 1999. 20.23 Series 1997-B Certificateholders' Statement for the month ended February 28, 1999. 20.24 Series 1997-C Certificateholders' Statement for the month ended February 28, 1999. 20.25 Series 1997-E Certificateholders' Statement for the month ended February 28, 1999. 20.26 Series 1997-F Certificateholders' Statement for the month ended February 28, 1999. 20.27 Series 1997-I Certificateholders' Statement for the month ended February 28, 1999. 20.28 Series 1997-J Certificateholders' Statement for the month ended February 28, 1999. 20.29 Series 1997-K Certificateholders' Statement for the month ended February 28, 1999. 20.30 Series 1997-M Certificateholders' Statement for the month ended February 28, 1999. 20.31 Series 1997-N Certificateholders' Statement for the month ended February 28, 1999. 20.32 Series 1998-A Certificateholders' Statement for the month ended February 28, 1999. 20.33 Series 1998-C Certificateholders' Statement for the month ended February 28, 1999.

20.34~ Series 1998-D Certificateholders' Statement for the month ended February 28, 1999.

20.35 Series 1998-E Certificateholders' Statement for the month ended

February 28, 1999.

20.36 Series 1998-F Certificateholders' Statement for the month ended February 28, 1999.

20.37 Series 1998-G Certificateholders' Statement for the month ended February 28, 1999.

20.38 Series 1998-I Certificateholders' Statement for the month ended February 28, 1999.

20.39 Series 1998-J Certificateholders' Statement for the month ended February 28, 1999.

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

The following are filed as Exhibits to this Report under Exhibit 99:

99.1. Series 1994-A Key Performance Factors for the month ended February 28, 1999.

99.2. Series 1994-B Key Performance Factors for the month ended February 28, 1999.

99.3. Series 1994-C Key Performance Factors for the month ended February 28, 1999.

99.4. Series 1995-A Key Performance Factors for the month ended February 28, 1999.

99.5. Series 1995-B Key Performance Factors for the month ended February 28, 1999.

99.6. Series 1995-C Key Performance Factors for the month ended February 28, 1999.

99.7. Series 1995-D Key Performance Factors for the month ended February 28, 1999.

99.8. Series 1995-E Key Performance Factors for the month ended February 28, 1999.

99.9. Series 1995-F Key Performance Factors for the month ended February 28, 1999.

99.10. Series 1995-I Key Performance Factors for the month ended February 28, 1999.

99.11. Series 1995-J Key Performance Factors for the month ended February 28, 1999.

99.12. Series 1996-A Key Performance Factors for the month ended February 28, 1999.

99.13. Series 1996-B Key Performance Factors for the month ended February 28, 1999.

99.14. Series 1996-C Key Performance Factors for the month ended February 28, 1999.

99.15. Series 1996-D Key Performance Factors for the month ended February 28, 1999.

99.16. Series 1996-E Key Performance Factors for the month ended February 28, 1999.

 $99.17.\,$ Series 1996-G Key Performance Factors for the month ended February 28, 1999.

99.18. Series 1996-H Key Performance Factors for the month ended February 28, 1999.

99.19. Series 1996-J Key Performance Factors for the month ended February 28, 1999.

99.20. Series 1996-K Key Performance Factors for the month ended February 28, 1999.

99.21. Series 1996-L Key Performance Factors for the month ended February 28, 1999.

99.22. Series 1996-M Key Performance Factors for the month ended February 28, 1999.

99.23. Series 1997-B Key Performance Factors for the month ended February 28, 1999.

99.24. Series 1997-C Key Performance Factors for the month ended February 28, 1999.

99.25. Series 1997-E Key Performance Factors for the month ended February 28, 1999.

99.26. Series 1997-F Key Performance Factors for the month ended February 28, 1999.

99.27. Series 1997-I Key Performance Factors for the month ended February 28, 1999.

99.28. Series 1997-J Key Performance Factors for the month ended February 28, 1999.

99.29. Series 1997-K Key Performance Factors for the month ended February 28, 1999.

99.30. Series 1997-M Key Performance Factors for the month ended February 28, 1999.

99.31. Series 1997-N Key Performance Factors for the month ended February 28, 1999.

99.32. Series 1998-A Key Performance Factors for the month ended February 28, 1999.

99.33. Series 1998-C Key Performance Factors for the month ended February 28, 1999.

99.34. Series 1998-D Key Performance Factors for the month ended February 28, 1999.

99.35. Series 1998-E Key Performance Factors for the month ended February 28, 1999.

99.36. Series 1998-F Key Performance Factors for the month ended February 28, 1999.

99.37. Series 1998-G Key Performance Factors for the month ended February 28, 1999.

99.38. Series 1998-I Key Performance Factors for the month ended February 28, 1999.

99.39. Series 1998-J Key Performance Factors for the month ended February 28, 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: March 12, 1999

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: David Martini

Name: David Martini Title: Vice President CLASS A CUSIP 55262T AA1 CLASS B CUSIP 55262T AB9 Exhibit 20.1

\$ 0.000000

\$ 0.000000

\$ 0.000000

\$ 3.830625

\$ 0.000000

\$ 0.000000

\$ 3.980625

\$ 0.000000

\$ 0.000000

\$ 4.114222

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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).
 - The amount of distribution in respect of Class A Monthly Principal
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (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
 - (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
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$64,600,000.00
 - (h) The Floating Investor Percentage with respect to the period: February 1, 1999 through February 9, 1999 1.90% February 10, 1999 through February 28, 1999 1.86%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period
 - (j) The Class B Floating Allocation with respect to the related Monthly 0.045000
 - (k) The Collateral Floating Allocation

\$82,009,236.10

\$4,241,856.04

\$8,012,396.81

\$40,800,539,305.60

\$760,000,000.00

\$760,000,000.00

\$661,200,000.00

\$661,200,000.00

\$34,200,000.00

0.870000

with respect to the related Monthly Period

(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

0.085000

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:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

Monthly Period

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,247,567.17
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,825,383.49
(c)	The Class B Investor Default Amount for the related Monthly Period	\$146,140.48
(d)	The Collateral Default Amount for the related Monthly Period	\$276,043.20
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related	

\$ 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
- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$688,750.00

\$35,625.00

\$67,291.67

7. Reallocations

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$64,600,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$34,200,000.00
8.	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	\$9,407,498.32
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$486,594.69
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$919,123.50
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	\$9,820,748.32
	(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	\$507,969.69

\$507**,**969.69 -----

	(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	\$959,498.5 	0
11.	Port	folio Yield		
	. ,	The Portfolio Yield for the related Monthly Period		12.70%
	(b)	The Portfolio Adjusted Yield		5.33%
LIBOF	R Det	cerminations		
		es for the Interest Period of ry 16, 1999 through March 14, 1999:		
Class	зАа	and Class B determination -	4.93750%	
Colla	atera	al Interest determination -	4.93563%	

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Ву:	
Name:	Bruce Crescenzo
Title:	Vice President

1994-A

с.

CLASS A CUSIP 55262T AC7 CLASS B CUSIP 55262T AD5 Exhibit 20.2

\$0.000000

\$0.000000

\$0.000000

\$3.759916

\$0.000000

\$0.000000

\$3.965625

\$0.000000

\$0.000000

\$4,114222

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - 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

- 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

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

2. 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

\$40,800,539,305.60

(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

(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

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

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

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

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$85,000,000.00

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

February 1, 1999 through February 9, 1999 2.49% February 10, 1999 through February 28, 1999 2.44%

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

\$107,906,889.77

\$5,581,389.30 -----

\$10,542,625.71 -----

\$1,000,000,000.00 _____

\$1,000,000,000.00 _____

\$870,000,000.00 _____

\$870,000,000.00 _____

\$45,000,000.00 _____

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

(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:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$4,273,114.73
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,717,609.85
(c)	The Class B Investor Default Amount for the related Monthly Period	\$192,290.14
(d)	The Collateral Default Amount for the related Monthly Period	\$363,214.74
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00

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

- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00 \$ 0.00 \$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$906,250.00

\$46,875.00

\$88,541.67

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

\$45,000,000.00

\$ 0.00

\$ 0.00

\$85,000,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$12,378,287.42

\$640,255.98

\$1,209,372.73

\$12,922,037.42

\$668,380.98
\$1,262,497.73
\$ 0.00
\$48,668.73
12.70%
5.34%
4.93750%
4.93563%
4.63285%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:	
Name:	David Martini
Title:	Vice President

1994-B

с.

CLASS A CUSIP 55262T AE3 CLASS B CUSIP 55262T AF0 Exhibit 20.3

\$0.000000

\$0.000000

\$0.000000

\$3.890625

\$0.000000

\$0.000000

\$4.040625

\$0.000000

\$0.000000

\$4.207972

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (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
 - (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
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$85,000,000.00
 - (h) The Floating Investor Percentage with respect to the period: February 1, 1999 through February 9, 1999 2.49%
 - February 10, 1999 through February 28, 1999 2.44%
 - (i) The Class A Floating Allocation with respect to the related Monthly 0.870000 Period _____
 - (j) The Class B Floating Allocation with respect to the related Monthly

\$107,906,889.77 _____

\$5,581,389.30 _____

\$10,542,625.71 _____

\$40,800,539,305.60 _____

\$1,000,000,000.00 _____

\$1,000,000,000.00 _____

\$870,000,000.00 _____

\$870,000,000.00

\$45,000,000.00 _____

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

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:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$4,273,114.73
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,717,609.85
(c)	The Class B Investor Default Amount for the related Monthly Period	\$192,290.14
(d)	The Collateral Default Amount for the related Monthly Period	\$363,214.74
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$906,250.00

\$46,875.00

\$88,541.67

7. Reallocations

(a) The amount of Reallocated Collateral

Principal Collections with respect to this Distribution Date

- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
- (c) The Collateral Interest as of the close of business on this Distribution Date
- (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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)
 - (b) The Accumulation Shortfall with respect to the related Monthly Period
 - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
 - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
 - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. 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
- 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
 - (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were

\$ 0.00

\$ 0.00

\$85,000,000.00

\$45,000,000.00

\$12,378,287.42

\$640,255.98

\$1,209,372.73

\$12,922,037.42

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

		allocated in respect of the Class B Certificates	\$668,380.98
	(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	\$1,262,497.73
	11. Port	folio Yield	
	. ,	The Portfolio Yield for the related Monthly Period	12.70%
	(b)	The Portfolio Adjusted Yield	5.24%
c.	LIBOR Det	erminations	
		es for the Interest Period of 16, 1999 through March 14, 1999:	
	Class A a	and Class B determination -	4.93750%
	Collatera	al Interest determination -	4.93563%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:	
Name:	David Martini
Title:	Vice President

1994-C

CLASS A CUSIP 55262T AJ2 CLASS B CUSIP 55262T AK9 Exhibit 20.4

\$0.000000

\$0.000000

\$0.000000

\$3.904223

\$0.000000

\$0.000000

\$4.039222

\$0.000000

\$0.000000

\$4.257375

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (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
 - (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
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$48,875,000.00
 - (h) The Floating Investor Percentage with respect to the period:
 - February 1, 1999 through February 9, 1999 1.43% February 10, 1999 through February 28, 1999 1.41%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period
 - (j) The Class B Floating Allocation with respect to the related Monthly 0.045000 _____
 - (k) The Collateral Floating Allocation

\$62,046,461.78 _____

\$3,209,298.06 _____

\$6,062,011.26 _____

\$40,800,539,305.60 _____

\$575,000,000.00 _____

\$575,000,000.00 _____

\$500,250,000.00 _____

\$500,250,000.00

\$25,875,000.00 _____

0.870000

with respect to the related Monthly $\ensuremath{\mathsf{Period}}$

(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

0.085000

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:		2.05%	855,716,196.65
(b)	65 – 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,457,040.97
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,137,625.71
(c)	The Class B Investor Default Amount for the related Monthly Period	\$110,566.79
(d)	The Collateral Default Amount for the related Monthly Period	\$208,848.47
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

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

5 (c) above per \$1,000 of original certificate principal amount

- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$521,093.75

\$26,953.13

\$50,911.45

\$ 0.00

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

(c) The Collateral Interest as of the close of business on this Distribution Date

- (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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 Procees and amounts, if any, withdrawn from the Reserve Account 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
- 9. Principal Funding Account
 - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date
 - (b) The Accumulation Shortfall with respect to the related Monthly Period
 - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
 - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
 - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 10. Available Funds
 - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date

\$7,117,515.40

(b) The amount of Class B Available Funds

\$48,875,000.00

\$ 0.00

\$25,875,000.00

\$7,430,171.65

\$384,318.92

\$725,936.41

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

			on deposit in the Finance Charge Account on the related Transfer Date	\$368,147	.04
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$695 , 389	.54
	11.	Por	tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		12.70%
		(b)	The Portfolio Adjusted Yield		5.25%
c.	Flo	ating	Rate Determinations		
	LIB		tes for the Interest Period of Tuary 16, 1999 through March 14, 1999: 4.9	3563%	

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:	
Name:	David Martini
Title:	Vice President

1995-A

CLASS A CUSIP 55262T AL7 CLASS B CUSIP 55262T AM5 Exhibit 20.5

\$0.000000

\$0.000000

\$0.000000

\$3.821722

\$0.000000

\$0.000000

\$3.941722

\$0.000000

\$0.000000

\$4.078125

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

2. 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
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$63,750,000.00
- (h) The Floating Investor Percentage with respect to the period:
 - February 1, 1999 through February 9, 1999 1.87% February 10, 1999 through February 28, 1999 1.83%
- (i) The Class A Floating Allocation with respect to the related Monthly Period
- (j) The Class B Floating Allocation with respect to the related Monthly 0.045000 _____
- (k) The Collateral Floating Allocation

\$80,930,166.89 _____

\$4,186,043.62 _____

\$7,906,969.75 _____

\$40,800,539,305.60 _____

\$750,000,000.00 _____

\$750,000,000.00 _____

\$652,500,000.00 _____

\$652,500,000.00 _____

\$33,750,000.00

0.870000

with respect to the related Monthly $\ensuremath{\mathsf{Period}}$

(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

0.085000

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:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,204,836.13
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,788,207.41
(c)	The Class B Investor Default Amount for the related Monthly Period	\$144,217.66
(d)	The Collateral Default Amount for the related Monthly Period	\$272,411.06
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00

- (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period
- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
 - (b) The amount of Reallocated Class B Principal Collections with respect to

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$679,687.50

\$35,156.25

\$66,406.25

\$ 0.00

		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.	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 Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	
			\$9,691,528.20
	(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	\$501,286.00
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$946,873.26
9.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date 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
. Av	ailab	le Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,283,715.70

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

10.

	on the related Transfer Date	\$480,192.25
(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$907,029.51
11. P	ortfolio Yield	
(a) The Portfolio Yield for the related Monthly Period	12.70%
(b) The Portfolio Adjusted Yield	5.37%
Floati	ng Rate Determinations	

LIBOR rates for the Interest Period of February 16, 1999 through March 14, 1999: 4.93563%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

Ву:	
Name:	David Martini
Title:	Vice President

1995-B

с.

CLASS A CUSIP 55262T AN3 CLASS B CUSIP 55262T AP8 Exhibit 20.6

\$0.000000

\$0.000000

\$0.000000

\$5.375000

\$0.000000

\$0.000000

\$4.016722

\$0.000000

\$0.000000

\$4,241723

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - 7. The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

2. 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
- (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
- (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
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$48,875,000.00

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

February 1, 1999 through February 9, 1999 1.43% February 10, 1999 through February 28, 1999 1.41%

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

\$62,046,461.78

\$3,209,298.06 ------

\$6,062,011.26 _____

\$40,800,539,305.60 _____

\$575,000,000.00 _____

\$575,000,000.00 _____

\$500,250,000.00

\$500,250,000.00 _____

\$25,875,000.00 _____

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

0.045000 _____

0.870000 _____

(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

3. Delinquent Balances

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

			Percentage of Total	Aggregate Account
			Receivables	Balance
(a)	35 - 64 days:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,457,040.97
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,137,625.71
(c)	The Class B Investor Default Amount for the related Monthly Period	\$110,566.79
(d)	The Collateral Default Amount for the related Monthly Period	\$208,848.47
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

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

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$521,093.75

\$26,953.13

\$50,911.45

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

\$ 0.00

\$48,875,000.00

\$25,875,000.00

\$ 0.00

\$ 0.00

\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 7,882,161.28 \$ 368,147.04 \$ 695,389.54 \$ ------\$ 8,194,817.53

\$384,318.92

			Membership Fees processed during related Monthly Period which wer allocated in respect of the Coll Interest	e	\$725,936.	.41
	11.	Swa	p Cash Flows			
		(a)	The amount of the Net Swap Recei for the related Transfer Date	.pt	\$764,645.	.88
		(b)	The amount of the Net Swap Payme for the related Transfer Date	ent	\$ 0.00	
	12.	Por	tfolio Yield			
		(a)	The Portfolio Yield for the rela Monthly Period	ited		12.70%
		(b)	The Portfolio Adjusted Yield			5.31%
с.	Flo	ating	Rate Determinations			
	Feb		tes for the Interest Period of 16, 1999 through March 14, 1999: -	4.93563%		
D.			ion regarding the status of the Rate Swap and the Swap Counterpa	arty		
	1.		Mark-to-Market Amount, if any, fo ted Monthly Period.	or the	\$ 	N/A
	2.		the Interest Reserve Account beer blished?	1		No
	3.	Has fund	the Interest Reserve Account beer led?	1		No
	4.		aggregate amount of funds withdra Interest Reserve Account, if any	wn from	\$ 0.00)
	5.		many funds withdrawn from the Int rve Account were utilized?	erest		
		none				
	6.	Has	the Interest Rate Swap been Termi	nated?		No
	7.	Long	Term Credit Rating of the Swap (Counterparty		AAA/Aaa
			Ν	IBNA AMERICA IATIONAL ASS(Servicer		

David Martini

By:	
Name:	David Martini
Title:	Vice President

CLASS A CUSIP 55262T AQ6 CLASS B CUSIP 55262T AR4 Exhibit 20.7

\$0.000000

\$0.000000

\$0.000000

\$5.041667

\$0.000000

\$0.000000

\$3.919223

\$0.000000

\$0.000000

\$4.107605

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (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
 - (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
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
 - (h) The Floating Investor Percentage with respect to the period:
 - February 1, 1999 through February 9, 1999 1.25% February 10, 1999 through February 28, 1999 1.22%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period
 - (j) The Class B Floating Allocation with respect to the related Monthly

\$53,953,447.39

\$2,790,696.23

\$5,271,315.38

\$40,800,539,305.60

\$500,000,000.00

\$500,000,000.00

\$435,000,000.00

\$435,000,000.00

\$22,500,000.00

\$42,500,000.00

0.870000

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

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:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,136,557.53
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,858,805.01
(c)	The Class B Investor Default Amount for the related Monthly Period	\$96,145.10
(d)	The Collateral Default Amount for the related Monthly Period	\$181,607.42
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

(d) The aggregate amount of Class B

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

- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

\$44,270.83

\$ 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	\$6,749,508.46
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$320,128.28
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$604,686.69
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	\$7,021,383.46
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B	

			Certificates	\$334,190.	78
		(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	\$631,249.	19
1	11.	Swap	Cash Flows		
		(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$560,364.	46
		(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00	
1	L2.	Port	folio Yield		
		• •	The Portfolio Yield for the related Monthly Period		12.70%
		(b)	The Portfolio Adjusted Yield		5.45%
. F	Floa	ating	Rate Determinations		
. I I	[nf¢ [nt€	erest The M	on regarding the status of the Rate Swap and the Swap Counterparty Mark-to-Market Amount, if any, for the ed Monthly Period.	Ş	N/A
		ICIA	led Monthly reffor.		
2	2.		the Interest Reserve Account been blished?		No
3	3.	Has t funde	che Interest Reserve Account been ed?		No
4	1.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$ 0.00 	
5	5.		any funds withdrawn from the Interest ave Account were utilized?		
		none			
6	5.	Has t	he Interest Rate Swap been Terminated?		No
7	7.		Term Credit Rating of the Swap erparty		AAA/Aaa
			MBNA AMERICA	A BANK,	

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

Ву:	
Name:	David Martini
Title:	Vice President

CLASS A CUSIP 55262T AS2 CLASS B CUSIP 55262T AT0 Exhibit 20.8

\$0.000000

\$0.000000

\$0.000000

\$3.866723

\$0.000000

\$0.000000

\$3.941723

\$0.000000

\$0.000000

\$4.166723

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

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

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

Α.	Informa	ation	Rega	arding	g th	ne (Current	Mont	thly	
	Distrik	oution	ı (St	tated	on	the	e Basis	of		
	\$1,000	Origi	nal	Cert	ific	cate	e Princ	ipal	Amount)

- 1. The amount of distribution in respect of Class A Monthly Principal
- The amount of distribution in respect of Class B Monthly Principal
- 3. The amount of distribution in respect of Collateral Monthly Principal
- The amount of distribution in respect of Class A Monthly Interest
- The amount of distribution in respect of Class A Deficiency Amounts
- The amount of distribution in respect of Class A Additional Interest
- The amount of distribution in respect of Class B Monthly Interest
- 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

- 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
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$5,271,315.38

- 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
 - (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
 - (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
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$42,500,000.00
 - (h) The Floating Investor Percentage with respect to the period:
 - February 1, 1999 through February 9, 1999 1.25% February 10, 1999 through February 28, 1999 1.22%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period
 - (j) The Class B Floating Allocation with respect to the related Monthly

\$53,953,447.39 _____

\$2,790,696.23 _____

\$40,800,539,305.60 -----

\$500,000,000.00 _____

\$500,000,000.00 _____

\$435,000,000.00

\$435,000,000.00

\$22,500,000.00

0.870000

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

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:	2.05%	855,716,196.65
(b)	65 - 94 days:	1.00%	415,713,883.73
(c)	95 - 124 days:	0.74%	307,324,654.79
(d)	125 - 154 days:	0.62%	258,490,138.79
(e)	155 or more days:	0.97%	403,482,896.16

Total	5.38%	2,240,727,770.12

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,136,557.53
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,858,805.01
(c)	The Class B Investor Default Amount for the related Monthly Period	\$96,145.10
(d)	The Collateral Default Amount for the related Monthly Period	\$181,607.42
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

\$44,270.83

- (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
- (c) The Collateral Interest as of the close of business on this Distribution Date
- (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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)
 - (b) The Accumulation Shortfall with respect to the related Monthly Period
 - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
 - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
 - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
- 9. 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

\$ 0.00 \$ 0.00 \$ 0.00

\$ 0.00

\$ 0.00

\$42,500,000.00

\$22,500,000.00

\$ 0.00

\$ 0.00

\$ 0.00

\$320,128.28 \$604,686.69

\$6,189,144.00

.

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

\$6,461,019.00

	Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$334,190.78
(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	\$631,249.19
Por	tfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.70%
(b)	The Portfolio Adjusted Yield	5.31%

C. LIBOR Determinations

11.

LIBOR rates :	for the Interest Period of	
February 16,	1999 through March 14, 1999:	4.93563%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:______ Name: Bruce Crescenzo Title: Vice President

1995-E

CLASS A CUSIP 55262T AU7 CLASS B CUSIP 55262T AV5 Exhibit 20.9

\$0.000000

\$0.000000

\$0.000000

\$5.500000

\$0.000000

\$0.000000

\$5.625000

\$0.000000

\$0.000000

\$4.041008

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

2. 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
- (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
- (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
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period

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

- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$ 26,250,000.00
- (h) The Floating Investor Percentage with respect to the period:

February 1, 1999 through February 9, 1999 1.25% February 10, 1999 through February 28, 1999 1.22%

(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

\$ 56,434,061.54 _____

\$ 2,325,580.49 _____

\$ 3,255,811.94 _____

\$40,800,539,305.60 _____

\$ 500,000,000.00 _____

\$ 455,000,000.00 _____

\$ 455,000,000.00 _____

\$ 18,750,000.00 _____

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

3. Delinquent Balances

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

			Percentage of Total Receivables	Account
(a)	35 - 64 days:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,136,557.37
(b)	The Class A Investor Default Amount	

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

\$ 0.00

\$1,944,267.18

\$80,120.88

\$112,169.31

\$ 0.00 _____

\$ 0.00

\$ 0.00

- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
 - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$473,958.33

\$19,531.25

\$27,343.75

\$ 0.00

\$ 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
- 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
 - (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
 - 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
 - (b) The Accumulation Shortfall with respect to the related Monthly Period
 - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
 - (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account
 - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.
 - 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

\$18,750,000.00

\$6,758,076.92

\$278,492.14

\$389,889.22

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$6,473,701.92

\$266,773.39

	Account on the related Transfer Date	\$373,482	.97
11. Swa	ap Cash Flows		
(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$822,322	.09
(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00	
12. Po:	rtfolio Yield		
(a)	The Portfolio Yield for the related Monthly Period		12.70%
(b)	The Portfolio Adjusted Yield		4.18%
Floating	g Rate Determinations		
LIBOR ra	ates for the Interest Period		
Collate	ral Interest Determination		

February 16, 1999 through March 14, 1999: 4.93563%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:______ Name: David Martini Title: Vice President

1995-F

с.

CLASS A CUSIP 55262T AW3 CLASS B CUSIP 55262T AX1 Exhibit 20.10

\$0.000000

\$0.000000

\$0.000000

\$3.829222

\$0.000000

\$0.000000

\$3.904223

\$0.000000

\$0.000000

\$4.020472

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - 7. The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$7,906,969.75

\$40,800,539,305.60

\$750,000,000.00

\$750,000,000.00

\$652,500,000.00

\$652,500,000.00

\$33,750,000.00

\$63,750,000.00

\$80,930,166.89

\$4,186,043.62

2. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
- (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
- (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
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
- (h) The Floating Investor Percentage with respect to the period:

February 1, 1999 through February 9, 1999 1.87% February 10, 1999 through February 28, 1999 1.83%

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

0.870000

	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

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:	2.05%	855,716,196.65
(b)	65 - 94 days:	1.00%	415,713,883.73
(c)	95 - 124 days:	0.74%	307,324,654.79
(d)	125 - 154 days:	0.62%	258,490,138.79
(e)	155 or more days:	0.97%	403,482,896.16
		Total 5 38%	2 240 727 770 12

Total 5.38% 2,240,727,770.12 _____

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,204,836.13
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,788,207.41
(c)	The Class B Investor Default Amount for the related Monthly Period	\$144,217.66
(d)	The Collateral Default Amount for the related Monthly Period	\$272,411.06
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00

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

Monthly Period

- (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
- 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

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
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$679,687.50 _____

\$35,156.25

\$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.	Prir	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,283,715.70
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$480,192.25
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$907,029.51

(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	\$9,691,52	8.20
(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	\$501,286.	00
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$946,873.	26
Por	tfolio Yield		
(a)	The Portfolio Yield for the related Monthly Period		12.70%
(b)	The Portfolio Adjusted Yield		5.37%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 16, 1999 through March 14, 1999: 4.93563% -----

11.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:_____ Name: David Martini Title: Vice President

1995-I

CLASS A CUSIP 55262T AY9 CLASS B CUSIP 55262T AZ6 Exhibit 20.11

\$0.000000

\$0.000000

\$0.000000

\$3.874223

\$0.000000

\$0.000000

\$3.964223

\$0.000000

\$0.000000

\$4.151723

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (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
 - (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
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$42,500,000.00
 - (h) The Floating Investor Percentage with respect to the period:
 - February 1, 1999 through February 9, 1999 1.25% February 10, 1999 through February 28, 1999 1.22%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period
 - (j) The Class B Floating Allocation with respect to the related Monthly
 - (k) The Collateral Floating Allocation with respect to the related Monthly

\$53,953,447.39 _____

\$2,790,696.23 _____

\$5,271,315.38 ------

\$40,800,539,305.60 _____

\$500,000,000.00 _____

\$435,000,000.00 _____

\$435,000,000.00 _____

\$22,500,000.00 -----

0.870000 _____

0.045000

	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

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:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,136,557.53
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,858,805.01
(c)	The Class B Investor Default Amount for the related Monthly Period	\$96,145.10
(d)	The Collateral Default Amount for the related Monthly Period	\$181,607.42

- 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

\$ 0.00

\$ 0.00

\$ 0.00

5 (c) above per \$1,000 of original certificate principal amount

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$44,270.83

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

\$312,500.00

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$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	\$6,189,144.00
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$320,128.28
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$604,686.69
10.	Coli	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	\$6,461,019.00

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

	related Monthly Period which were allocated in respect of the Class B Certificates		\$334,190.78	
	(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	\$631,249.	19
	11. Por	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		12.70%
	(b)	The Portfolio Adjusted Yield		5.30%
с.	 LIBOR Determinations LIBOR rates for the Interest Period of February 16, 1999 through March 14, 1999: 			
			4.93	563%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:_____ Name: David Martini Title: Vice President

1995-J

CLASS A CUSIP 55262T BAO CLASS B CUSIP 55262T BB8 Exhibit 20.12

\$0.000000

\$0.000000

\$0.000000

\$3.859222

\$0.000000

\$0.000000

\$3.956723

\$0.000000

\$0.000000

\$4.054223

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest

2. 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
- (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
- (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
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period

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

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

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

February 1, 1999 through February 9, 1999 1.75% February 10, 1999 through February 28, 19991.71%

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

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

(k) The Collateral Floating Allocation with respect to the related Monthly \$75,534,823.73 _____

\$3,906,975.81 _____

\$7,379,838.68 _____

\$40,800,539,305.60 _____

\$700,000,000.00 _____

\$609,000,000.00 _____

\$609,000,000.00 _____

\$31,500,000.00 -----

0.870000 _____

0.045000

	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

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:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

for the related Monthly Period \$2,991,180.42	

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

\$2,602,326.89

\$134,603.18

\$254,250.35

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$634,375.00

\$32,812.50

\$61,979.17

\$437,500.00

\$ 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	\$8,664,801.46
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$448,179.55
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$846,560.93
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	\$9,045,426.46
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$467,867.05

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

		Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$883,748.	43
	11. Po:	rtfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		12.70%
	(b)	The Portfolio Adjusted Yield		5.32%
с.	LIBOR D	eterminations		

LIBOR rates for the Interest Period of February 16, 1999 through March 14, 1999: 4.93563%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:	
Name:	David Martini
Title:	Vice President

1996-A

CLASS A CUSIP 55262T BC6 CLASS B CUSIP 55262T BD4 Exhibit 20.13

\$0.000000

\$0.000000

\$0.000000

\$3.896723

\$0.000000

\$0.000000

\$3.979223

\$0.000000

\$0.000000

\$4.252311

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest 2. 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 (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

(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

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

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

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

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

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

February 1, 1999 through February 9, 1999 1.25% February 10, 1999 through February 28, 1999 1.22%

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

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

(k) The Collateral Floating Allocation with respect to the related Monthly Period \$53,953,447.39

\$2,790,696.23

\$5,271,315.38

\$40,800,539,305.60

\$500,000,000.00

\$500,000,000.00

\$435,000,000.00

\$435,000,000.00

\$22,500,000.00

\$42,500,000.00

0.870000

0.045000

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

3. Delinquent Balances

4.

5.

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:	2.05%	855,716,196.65
(b)	65 - 94 days:	1.00%	415,713,883.73
(c)	95 - 124 days:	0.74%	307,324,654.79
(d)	125 - 154 days:	0.62%	258,490,138.79
(e)	155 or more days:	0.97%	403,482,896.16
	Total	5.38%	2,240,727,770.12
Inve	stor Default Amount		
(a)	The Aggregate Investor Default . for the related Monthly Period	Amount	\$2,136,557.53
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,858,805.01
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$96,145.10
(d)	(d) The Collateral Default Amount for the related Monthly Period		\$181,607.42
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 origi: certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period	lated	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origin certificate principal amount		\$ 0.00

- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

\$44,270.83

\$312,500.00

\$ 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 \$42,500,000.00 Date _____ (d) The Class B Investor Interest as of the close of business on this Distribution Date \$22.500.000.00 _____ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 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 \$ 0.00 Transfer Date _____ (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 \$ 0.00 related Transfer Date _____ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account \$6,189,144.00 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 \$320.128.28 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$604,686.69 _____ 10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$6,461,019.00 _____ (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$334.190.78 _____
 - (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	\$631,249. 	19
	11. Por	tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		12.70%
	(b)	The Portfolio Adjusted Yield		5.26%
c.	LIBOR De	eterminations		

LIBOR rates for the Interest Period of February 16, 1999 through March 14, 1999: 4.93563%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

Ву:	
Name:	David Martini
Title:	Vice President

1996-B

CLASS A CUSIP 55262T BE2 CLASS B CUSIP 55262T BF9 Exhibit 20.14

\$0.000000

\$0.000000

\$0.000000

\$3.806723

\$0.000000

\$0.000000

\$3.911723

\$0.000000

\$0.000000

\$4.095472

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - 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
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - 7. The amount of distribution in respect of Class B Monthly Interest
 - 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

\$0.00000

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

which were allocated in respect of the Class A Certificates (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest 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 (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

(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

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

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

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

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

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

February 1, 1999 through February 9, 1999 1.25% February 10, 1999 through February 28, 1999 1.22%

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

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

(k) The Collateral Floating Allocation with respect to the related Monthly Period \$53,953,447.39

\$2,790,696.23

\$5,271,315.38

\$40,800,539,305.60

\$500,000,000.00

\$500,000,000.00

\$435,000,000.00

\$435,000,000.00

\$22,500,000.00

\$42,500,000.00

0.870000

0.045000

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

3. Delinquent Balances

4.

5.

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:	2.05%	855,716,196.65
(b)	65 - 94 days:	1.00%	415,713,883.73
(c)	95 - 124 days:	0.74%	307,324,654.79
(d)	125 - 154 days:	0.62%	258,490,138.79
(e)	155 or more days:	0.97%	403,482,896.16
	Total	5.38%	2,240,727,770.12
Inve	stor Default Amount		
(a)	The Aggregate Investor Default . for the related Monthly Period	Amount	\$2,136,557.53
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,858,805.01
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$96,145.10
(d)	(d) The Collateral Default Amount for the related Monthly Period		\$181,607.42
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 origi: certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period	lated	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origin certificate principal amount		\$ 0.00

- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$453,125.00

\$23,437.50

\$44,270.83

\$312,500.00

\$ 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 \$42,500,000.00 Date _____ (d) The Class B Investor Interest as of the close of business on this Distribution Date \$22.500.000.00 _____ 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 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 \$ 0.00 Transfer Date _____ (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 \$ 0.00 related Transfer Date _____ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account \$6,189,144.00 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 \$320.128.28 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$604,686.69 _____ 10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$6,461,019.00 _____ (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$334.190.78
 - (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	\$631,249.19
	11.	Port	folio Yield	
		(a)	The Portfolio Yield for the related Monthly Period	12.70%
		(b)	The Portfolio Adjusted Yield	5.39%
2.	LIB	DR De	terminations	
			tes for the Interest Period of ry 16, 1999 through March 14, 1999: 4.9	93563%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

Ву:	
Name:	David Martini
Title:	Vice President

1996-C

с.

CLASS A CUSIP 55262T BG7 CLASS B CUSIP 55262T BH5 Exhibit 20.15

\$0.000000

\$0.000000

\$0.000000

\$3.814223

\$0.000000

\$0.000000

\$3.919223

\$0.000000

\$0.000000

\$4.039223

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (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
 - (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 \$1,000,000.00
 - (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
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$75,000,000.00
 - (h) The Floating Investor Percentage with respect to the period:
 - February 1, 1999 through February 9, 1999 2.49% February 10, 1999 through February 28, 1999 2.44%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period
 - (j) The Class B Floating Allocation with respect to the related Monthly
 - (k) The Collateral Floating Allocation with respect to the related Monthly

\$105,426,272.43 _____

\$9,302,317.06 _____

\$9,302,317.06 _____

\$40,800,539,305.60 _____

\$1,000,000,000.00 _____

\$850,000,000.00 _____

\$850,000,000.00 _____

\$75,000,000.00 -----

0.850000 _____

0.075000

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

3. Delinquent Balances

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

			Percentage of Total Receivables	Account
(a)	35 - 64 days:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$4,273,114.79

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

\$ 0.00

\$3,632,147.61

\$320,483.59

\$320,483.59

\$ 0.00

\$ 0.00

\$ 0.00

- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$885,416.67

\$78,125.00

\$78,125.00

\$625,000.00

\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$75,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,093,729.23
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,067,093.71
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,067,093.71
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,624,979.23
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,113,968.71

\$1,113,968.71 _____

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,113,968.71
11. Portfolio Yield	
(a) The Portfolio Yield for the related Monthly Period	12.70%
(b) The Portfolio Adjusted Yield	5.38%
LIBOR Determinations	
LIBOR rates for the Interest Period of February 16, 1999 through March 14, 1999:	4.93563%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

Ву:	
Name:	David Martini
Title:	Vice President

1996-D

с.

CLASS A CUSIP 55262T BJ1 CLASS B CUSIP 55262T BK8 Exhibit 20.16

\$0.000000

\$0.000000

\$0.000000

\$3.829222

\$0.000000

\$0.000000

\$3.934223

\$0.000000

\$0.000000

\$4.132972

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (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
 - (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
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
 - (h) The Floating Investor Percentage with respect to the period:
 - February 1, 1999 through February 9, 1999 1.87% February 10, 1999 through February 28, 1999 1.83%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period
 - (j) The Class B Floating Allocation with respect to the related Monthly period

\$79,069,703.65

\$6,976,739.93

\$6,976,739.93

\$40,800,539,305.60

\$750,000,000.00

\$750,000,000.00

\$637,500,000.00

\$637,500,000.00

\$56,250,000.00

\$56,250,000.00

0.850000

0.075000

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

3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(C)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,204,836.11
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,724,110.65
(c)	The Class B Investor Default Amount for the related Monthly Period	\$240,362.73
(d)	The Collateral Default Amount for the related Monthly Period	\$240,362.73
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$664,062.50 _____

\$58,593.75

\$58,593.75

\$468,750.00

7. Reallocations

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,070,296.94
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$800,320.44
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$800,320.44
10.	Col	lection of Finance Charge Receivables	
	(a)	of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated	\$9,468,734.44
	(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	\$835,476.	69
	(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	\$835,476.	69
	11. Port	folio Yield		
	(-)	The Portfolio Yield for the related Monthly Period		12.70%
	(b)	The Portfolio Adjusted Yield		5.35%
c.	LIBOR Det	erminations		
		es for the Interest Period of y 16, 1999 through March 14, 1999:		
	Class A a	nd Class B determination -	4.93563%	_

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:_____ Name: Bruce Crescenzo

Name:	Bruce Crescenzo
Title:	Vice President

1996-E

CLASS A CUSIP 55262T BL6 CLASS B CUSIP 55262T BM4 Exhibit 20.17

\$0.000000

\$0.000000

\$0.000000

\$3.836722

\$0.000000

\$0.000000

\$3.964222

\$0.000000

\$0.000000

\$4.409842

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (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
 - (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
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period
 - (h) The Floating Investor Percentage with respect to the period:
 - February 1, 1999 through February 9, 1999 1.25% February 10, 1999 through February 28, 1999 1.22%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period
 - (j) The Class B Floating Allocation with respect to the related Monthly

\$52,713,136.81

\$4,651,157.59

\$4,651,157.59

\$40,800,539,305.60

\$500,000,000.00

\$500,000,000.00

\$425,000,000.00

\$425,000,000.00

\$37,500,000.00

\$37,500,000.00

0.075000

0.850000

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

3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,136,557.29
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,816,073.79
(c)	The Class B Investor Default Amount for the related Monthly Period	\$160,241.75
(d)	The Collateral Default Amount for the related Monthly Period	\$160,241.75
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

- (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount
- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$442,708.33 ------

\$39,062.50

\$39,062.50

\$312,500.00

7. Reallocations

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
8.	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	\$6,046,864.72
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$533,546.79
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$533,546.79
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	\$6,312,489.72
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the	

		related Monthly Period which were allocated in respect of the Class B Certificates	\$556,984.29 	
	(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	\$556,984.29	
11.	Portí	folio Yield		
(· · ·	The Portfolio Yield for the related Monthly Period	12.70%	
(b) 1	The Portfolio Adjusted Yield	5.34%	
C. Floati	.ng Ra	ate Determinations		
LIBOR	rate	es for the Interest Period of		
February 16, 1999 through March 14, 1999: 4.93563%				
Collateral Interest Determination for the Interest Period of				
February 12, 1999 to March 12, 1999: 4.93563%				

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:_____ Name: Bruce Crescenzo Title: Vice President

1996-G

CLASS A CUSIP 55262TBN2 CLASS B CUSIP 55262TBP7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - 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 Collateral Monthly Interest
 - The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$4.227712

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

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

\$0.000000

\$3.825000

\$0.000000

\$3.952500

\$ 0.000000

\$0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1. The total amount of distribution from the Interest Funding Account

2.		amount of the current quarterly rest distribution in respect of	
	Clas		\$ 0.00
3.	The amount of the current quarterly		
5.	inte	rest distribution in respect of	
		s A set forth in 2 above per \$1,000 riginal certificate principal	
	amou		\$ 0.000000
4.	The	amount of the current quarterly	
4.	The amount of the current quarterly interest distribution in respect of		
	Clas	s B	\$ 0.00
5.	The	amount of the current quarterly	
		rest distribution in respect of s B set forth in 4 above per \$1,000	
		riginal certificate principal	
	amou	nt	\$ 0.000000
Inf	ormat	ion Regarding the Performance of the Trust	
1.	Coll	ection of Principal Receivables	
	(a)	The aggregate amount of Collections	
	(4)	of Principal Receivables processed	
		during the related Monthly Period which were allocated in respect of	
		the Class A Certificates	\$126,511,526.99
	(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	\$11,162,781.60
	(c)	The aggregate amount of Collections of Principal Receivables processed	
		during the related Monthly Period	
		which were allocated in respect of the Collateral Interest	¢11 162 701 60
		the corracerar interest	\$11,162,781.60
2.	Prin	cipal Receivables in the Trust	
2.		-	
	(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	\$40,800,539,305.60
	(b)	The amount of Principal Receivables in the Trust represented by the	
		Investor Interest of Series 1996-H	
		as of the end of the day on the last day of the related Monthly Period	\$1,200,000,000.00
	(c)	The amount of Principal Receivables	
	,	in the Trust represented by the	
		Adjusted Investor Interest of Series 1996-H as of the end of the day on the	
		last day of the related Monthly Period	\$1,200,000,000.00
	(d)	The amount of Principal Receivables	
		in the Trust represented by the Class A Investor Interest as of	
		the end of the day on the last day of	
		the related Monthly Period	\$1,020,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the	
		Class A Adjusted Investor Interest	
		as of the end of the day on the last day of the related Monthly Period	\$1,020,000,000.00
		and set the relation nonenty related	

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	\$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:	
	February 1, 1999 through February 9, 1999 February 10, 1999 through February 28, 1999	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
(j)	The Class B Floating Allocation with respect to the related Monthly period	0.075000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

4.

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:	2.05%	855,716,196.65
(b) 65 - 94 days:	1.00%	415,713,883.73
(c) 95 - 124 days:	0.74%	307,324,654.79
(d) 125 - 154 days:	0.62%	258,490,138.79
(e) 155 or more days:	0.97%	403,482,896.16
Total	5.38%	2,240,727,770.12
Investor Default Amount		
(a) The Aggregate Investor Default for the related Monthly Period	Amount	\$5,127,737.62

		··/·/··
(b)	The Class A Investor Default Amount	
	for the related Monthly Period	\$4,358,577.08

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

\$384,580.27

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

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

\$ 0.00

\$384,580.27

Transfer Date immediately preceding

this Distribution Date

	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$1,062,500.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$750,000.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$90,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$90,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Inter	est Funding Account	
	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$4,257,225.00

\$4,257,225.00 _____

(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$3,901,500.00	
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$355,725.00	
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00	
10. Ava	ailable Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$14,512,475.21	
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,280,512.57	
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,280,512.57	
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	\$15,149,975.21	
(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	\$1,336,762.57	
(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	\$1,336,762.57	
12. Por	tfolio Yield		
(a)	The Portfolio Yield for the related Monthly Period	12.70%	
(b)	The Portfolio Adjusted Yield	5.34%	
LIBOR De	eterminations		
LIBOR ra	ates for the related Interest Period:		
Class A	and Class B determination -	5.00000%	
Collater	Collateral Interest determination - 4.93563%		

Ε.

4.93563% ----- MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:	
Name:	Bruce Crescenzo
Title:	Vice President

1996-H

CLASS A CUSIP 55262T BR3 CLASS B CUSIP 55262T BS1 Exhibit 20.19

\$0.000000

\$0.000000

\$0.000000

\$3.814223

\$0.000000

\$0.000000

\$3.971723

\$0.000000

\$0.000000

\$4.266601

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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 \$105,426,272.43 _____ (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$9,302,317.06 _____ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,302,317.06 _____ 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 \$40,800,539,305.60 (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 \$1,000,000,000.00 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 \$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 \$75,000,000.00 of the related Monthly Period -----(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$75,000,000.00 _____ (h) The Floating Investor Percentage with respect to the period: February 1, 1999 through February 9, 1999 2.49% February 10, 1999 through February 28, 1999 2.44% (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
- (k) The Collateral Floating Allocation with respect to the related Monthly Period
- (1) 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
- 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:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 4,273,114.79
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,632,147.61
(c)	The Class B Investor Default Amount for the related Monthly Period	\$320,483.59
(d)	The Collateral Default Amount for the related Monthly Period	\$320,483.59
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00

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

0.075000

0.075000

N/A

N/A

N/A

N/A

\$ 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
- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly
- \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 -----\$ 0.00 _____ \$ 0.00 _____ \$ 0.00 -----\$ 0.00 _____ \$ 0.00 -----\$885,416.67 _____

\$78,125.00

		Period	\$78,125.00
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00
7.	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	\$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 amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,093,729.23
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,067,093.71
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,067,093.71

	(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	\$12,624,979.23
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,113,968.71
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,113,968.71
	11. Port	folio Yield	
	(-)	The Portfolio Yield for the related Monthly Period	12.70%
	(b)	The Portfolio Adjusted Yield	5.38%
c.	LIBOR Det	erminations	
	LIBOR rat	es for the Interest Period of	
		y 16, 1999 through March 14, 1999: A and Class B determination -	4.93563%

 February 12, 1999 to March 12, 1999:
 4.93563%

 Collateral Interest determination 4.93563%

MENA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:	
Name:	David Martini
Title:	Vice President

1996-J

CLASS A CUSIP 55262T BT9 CLASS B CUSIP 55262T BU6 Exhibit 20.20

\$0.000000

\$0.000000

\$0.000000

\$3.799223

\$0.000000

\$0.000000

\$3.964223

\$0.000000

\$0.000000

\$4.305490

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - The amount of distribution in respect of Class A Monthly Interest
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - 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

- 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
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (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
 - (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
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period \$75,000,000.00
 - (h) The Floating Investor Percentage with respect to the period:
 - February 1, 1999 through February 9, 1999 2.49% February 10, 1999 through February 28, 1999 2.44%
 - (i) The Class A Floating Allocation with respect to the related Monthly Period
 - (j) The Class B Floating Allocation with respect to the related Monthly Period

\$105,426,272.43 _____

\$9,302,317.06 _____

\$9,302,317.06 -----

\$40,800,539,305.60

\$1,000,000,000.00 _____

\$1,000,000,000.00 _____

\$850,000,000.00 _____

\$850,000,000.00

\$75,000,000.00 _____

0.850000 _____

0.075000 _____

(11)	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

(k) The Collateral Floating Allocation

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:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(C)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$ 4,273,114.79

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

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

\$320,483.59

\$3,632,147.61

\$320,483.59

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$885,416.67

\$78,125.00

\$78,125.00

\$625,000.00

		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)	Ş	0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	Ş	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.	Avai	lable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date		,093,729.23
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1, 	067,093.71
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1, 	067,093.71
10.	Col	lection of Finance Charge Receivables		
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12	,624,979.23
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,	113,968.71

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,113,96	8.71
11. Portfolio Yield		
(a) The Portfolio Yield for the related Monthly Period		12.70%
(b) The Portfolio Adjusted Yield		5.39%
LIBOR Determinations		
LIBOR rates for the Interest Period of		
February 16, 1999 through March 14, 1999: Class A and Class B determination -	4.93563%	_
February 12, 1999 to March 12, 1999: Collateral Interest determination -	4.93563%	_

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:	
Name:	David Martini
Title:	Vice President

1996-K

с.

CLASS A CUSIP 55262TBX0 CLASS B CUSIP 55262TBY8

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

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

\$4.218068

\$0.000000

\$0.000000

\$0.000000

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

\$0.000000

\$3.772500

\$0.000000

\$0.000000

\$3.930000

\$ 0.000000

\$0.000000

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

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

- 1. The total amount of distribution from the Interest Funding Account
- The amount of the current quarterly interest distribution in respect of Class A
- 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
- The amount of the current quarterly interest distribution in respect of Class B
- 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
- 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
 - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
 - (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
 - 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
 - (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
 - (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
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period

\$ 0.00 \$ 0.000000 \$ 0.00

\$ 0.00

\$ 0.000000

\$52,713,136.81

\$4,651,157.59

\$4,651,157.59

\$40,800,539,305.60

\$500,000,000.00

\$500,000,000.00

\$425,000,000.00

\$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:	
	February 1, 1999 through February 9, 1999	1.25%
	February 10, 1999 through February 28, 1999	1.22%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
(j)	The Class B Floating Allocation with respect to the related Monthly period	0.075000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		2.05%	855,716,196.65
(b)	65 – 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,136,557.29
(b)	The Class A Investor Default Amount	

(c) The Class B Investor Default Amount

for the related Monthly Period

for the related Monthly Period

\$1,816,073.79

\$160,241.75

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

\$160,241.75

\$ 0.00

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

\$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____ Servicer for the related Monthly Period

\$442,708.33

\$39,062.50

\$39.062.50

\$312,500.00

\$ 0.00

\$ 0.00

\$37,500,000.00

\$37,500,000.00

\$ 0.00

\$ 0.00

\$ 0.00

- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
 - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
 - (c) The Collateral Interest as of the close of business on this Distribution Date
 - (d) The Class B Investor Interest as of the close of business on this Distribution Date
- 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)
 - (b) The Accumulation Shortfall with respect to the related Monthly Period
 - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
 - (d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00
 - (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date
 \$ 0.00

9. Interest Funding Account

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

\$1,750,687.50

(b)	The aggregate amount deposited into
	the Interest Funding Account with
	respect to the Class A Certificates
	on the related Transfer Date

\$1,603,312.50

\$147,375.00

\$ 0.00

\$6,046,864.72

\$533,546.79

\$533**,**546.79

\$556,984.29

\$556,984.29

- (c) The aggregate amount deposited into the Interest Funding 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

11. Collection of Finance Charge Receivables

- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$6,312,489.72
- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (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
 5.41%

E. LIBOR Determinations

LIBOR rates for the related Interest Period:

Collateral	Interest	determination	-	4.93563%
Class A and	l Class B	determination	-	5.00000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:	
Name:	Bruce Crescenzo
Title:	Vice President

1996-L

CLASS A CUSIP 55262TBV4 CLASS B CUSIP 55262TBW2 Exhibit 20.22

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

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

\$4.410490

\$3.847500

\$0.000000

\$0.000000

\$4.012500

\$ 0.000000

\$0.000000

\$0.000000

\$0.000000

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

\$0.000000

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

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

\$0.000000

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

the Interest Funding Account

- The amount of the current quarterly interest distribution in respect of Class A
- 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
- The amount of the current quarterly interest distribution in respect of Class B
- 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
- 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
 - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
 - (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
 - 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
 - (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
 - (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
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period

\$ 0.00 \$ 0.000000 \$ 0.00

\$ 0.00

\$ 0.000000

\$52,713,136.81

\$4,651,157.59

\$4,651,157.59

\$40,800,539,305.60

\$500,000,000.00 _____

\$500,000,000.00

\$425,000,000.00

\$425,000,000.00

	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	\$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:	
	February 1, 1999 through February 9, 1999	1.25%
(i)	February 10, 1999 through February 28, 1999 The Class A Floating Allocation with respect to the related Monthly Period	0.850000
(j)	The Class B Floating Allocation with respect to the related Monthly period	0.075000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

				Percentage of Total Receivables	Aggregate Account Balance
	(a)	35 - 64 days:		2.05%	855,716,196.65
	(b)	65 - 94 days:		1.00%	415,713,883.73
	(C)	95 - 124 days:		0.74%	307,324,654.79
	(d)	125 - 154 days:		0.62%	258,490,138.79
	(e)	155 or more days:		0.97%	403,482,896.16
			Total	5.38% 	2,240,727,770.12
4.	Inve	stor Default Amount			

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,136,557.29
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,816,073.79

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

\$160,241.75

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

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

\$ 0.00

\$160,241.75

principal amount reimbursed on the Transfer Date immediately preceding

this Distribution Date

	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly	
		Period	\$442,708.33
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Inter	est Funding Account	
	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$1,785,656.25

(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$1,635,187.50		
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$150,468.75		
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00		
10. Ava	ailable Funds			
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,046,864.72		
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$533,546.79		
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$533,546.79		
11. Col	llection of Finance Charge Receivables			
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated			
	in respect of the Class A Certificates	\$6,312,489.72		
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$556,984.29		
(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	\$556,984.29		
12. Poi	rtfolio Yield			
(a)	The Portfolio Yield for the related			
	Monthly Period	12.70%		
(b)	The Portfolio Adjusted Yield	5.30%		
LIBOR Determinations				
LIBOR rates for the related Interest Period:				
Class A	and Class B determination -	5.00000%		
Collateral Interest determination - 4.93563%				

Ε.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Ву:	
Name:	Bruce Crescenzo
Title:	Vice President

1996-M

CLASS A CUSIP 55262TCB7 CLASS B CUSIP 55262TCC5

\$0.000000

\$0.000000

\$0.000000

\$3.821723

\$0.000000

\$0.000000

\$3.964223

\$0.000000

\$0.000000

\$4.414223

\$0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS'STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Class C Monthly Principal
 - 4. The amount of distribution in respect of Class A Monthly Interest
 - The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - 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 Class C Monthly Interest
 - 11. The amount of distribution in respect of Class C Deficiency Amounts
 - 12. The amount of distribution in respect of Class C Additional Interest
- \$ 0.000000
- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$105,426,272.43
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$9,302,317.06
(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	\$9,302,317.06
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	\$40,800,539,305.60
(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.

\$75,000,000.00 _____

(j)	The Floating Investor Percentage with respect to the period:	
	February 1, 1999 through February 9, 1999 2.49% February 10, 1999 through February 28, 1999 2.44%	
(k)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
(1)	The Class B Floating Allocation with respect to the related Monthly Period	0.075000
(m)	The Class C Floating Allocation with respect to the related Monthly Period	0.075000
(n)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(0)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(q)	The Class C Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

4.

5.

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:	2.05%	855,716,196.65
(b)	65 - 94 days:	1.00%	415,713,883.73
(c)	95 - 124 days:	0.74%	307,324,654.79
(d)	125 - 154 days:	0.62%	258,490,138.79
(e)	155 or more days:	0.97%	403,482,896.16
	Total		2,240,727,770.12
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$ 4,273,114.79
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$3,632,147.61
(c)	(c) The Class B Investor Default Amount for the related Monthly Period		\$320,483.59
(d) The Class C Default Amount for the related Monthly Period		\$320,483.59	
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 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 Class C Investor Charge Offs for the related Monthly Period
- (f) The aggregate amount of Class C Investor 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
- 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 Class C Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date
- (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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$885,416.67

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

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

\$ 0.00

	(b)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related	
		Transfer Date	\$ 0.00
	(c)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00
10.	Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,093,729.23
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,067,093.71
	(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,067,093.71
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	\$12,624,979.23
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,113,968.71
	(c)	Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C	
		Interests	\$1,113,968.71
12.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.70%

LIBOR rates for the Interest Period of

с.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:______ Name: Bruce Crescenzo Title: Vice President

1997-B

CLASS A CUSIP 55262TCD3 CLASS B CUSIP 55262TCE1

\$0.000000

\$0.000000

\$0.000000

\$3.784222

\$0.000000

\$0.000000

\$3,926722

\$ 0.000000

\$0.000000

\$4.305490

\$0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - 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
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amount
 - 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
- 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

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 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
 - (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
 - (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
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly 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
 - (i) The Floating Investor Percentage with respect to the period:
 - February 1, 1999 through February 9, 1999 1.87% February 10, 1999 through February 28, 1999 1.83%
 - (j) The Class A Floating Allocation with respect to the related Monthly Period

\$79,069,703.65

\$6,976,739.93

\$6,976,739.93

\$40,800,539,305.60

\$750,000,000.00 _____

\$750,000,000.00

\$637,500,000.00

\$637,500,000.00

\$56,250,000.00 _____

\$56,250,000.00

0.850000

with respect to the related Monthly $\ensuremath{\mathsf{period}}$

- (1) The Collateral Floating Allocation with respect to the related Monthly Period
- (m) The Fixed Investor Percentage with respect to the related Monthly Period
- (n) The Class A Fixed Allocation with respect to the related Monthly Period
- (o) The Class B Fixed Allocation with respect to the related Monthly Period
- (p) The Collateral Fixed Allocation with respect to the related Monthly Period
- 3. Delinquent Balances

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

		Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:	2.05%	855,716,196.65
(b)	65 - 94 days:	1.00%	415,713,883.73
(c)	95 - 124 days:	0.74%	307,324,654.79
(d)	125 - 154 days:	0.62%	258,490,138.79
(e)	155 or more days:	0.97%	403,482,896.16

Total	5.38%	2,240,727,770.12

0.075000

0.075000

N/A

N/A -----

N/A

N/A -----

4. Investor Default Amount

Monthly Period

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,204,836.11
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,724,110.65
(c)	The Class B Investor Default Amount for the related Monthly Period	\$240,362.73
(d)	The Collateral Default Amount for the related Monthly Period	\$240,362.73
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	A A A

\$ 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
- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$664,062.50 _____

\$58,593.75

\$58,593.75

\$468,750.00

7. Reallocations

8.

9.

(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 Distribut Date	ion \$56,250,000.00
Prin	cipal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	Suc prior co writiarawars,	
(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
Avai	lable Funds	
(a)	The amount of Class A Available Funds	
(a)	on deposit in the Finance Charge Account on the related Transfer Date	\$9,070,296.94

\$9,070,296.94 _____

	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$800,320.44
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$800,320.44
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	\$9,468,734.44
	(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	\$835,476.69
	(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	\$835,476.69
11.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.70%
	(b)	The Portfolio Adjusted Yield	5.41%
C. Floa	ating	Rate Determinations	
		ates for the related Interest Period: and Class B determination -	4.93563%

MENA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

4.93563%

Bruce Crescenzo

Collateral Interest determination -

Ву:	
Name:	Bruce Crescenzo
Title:	Vice Presiden

1997-C

CLASS A CUSIP 55262TCF8 CLASS B CUSIP 55262TCG6 Exhibit 20.25

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral Monthly Principal
 - 4. The amount of distribution in respect of Collateral Monthly Interest
- \$4.204379

\$0.000000

\$0.000000

\$0.000000

\$0.000000

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

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

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

\$3.832620

\$0.000000

\$0.000000

\$3.982620

\$ 0.000000

\$0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
 - 1. The total amount of distribution from the Interest Funding Account
 - The amount of the current quarterly interest distribution in respect of Class A
 - 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
 - The amount of the current quarterly interest distribution in respect of Class B
 - 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
- \$ 0.00

\$ 0.000000

\$ 0.00

\$ 0.00

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

\$6,976,739.93

\$79,069,703.65

\$6,976,739.93

\$40,800,539,305.60

\$750,000,000.00 _____

\$750,000,000.00

\$637,500,000.00

	in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$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
(ġ)	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:	
	February 1, 1999 through February 9, 1999	1.87%
	February 10, 1999 through February 28, 1999	9 1.83%
(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:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

5.

(a) The Aggregate Investor Default Amount

	for the related Monthly Period	\$3,204,836.11
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,724,110.65
(c)	The Class B Investor Default Amount for the related Monthly Period	\$240,362.73
(d)	The Collateral Default Amount for the related Monthly Period	\$240,362.73
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.000000
(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

(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 \$ 0.000000 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 \$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 \$ 0.00 this Distribution Date _____ (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 -----(c) The Collateral Interest as of the close of business on this Distribution Date \$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 \$56,250,000.00 Date _____ 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 \$ 0.00 Period _____

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class

\$ 0.00 A Available Funds _____ (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00 _____ (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the \$ 0.00 Reserve Account _____ (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00 _____ (2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____ (f) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 9. Interest Funding Account (a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$5,828,582.96 _____ (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date \$2,443,295.25 _____ (C) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date \$224,022.38 _____ (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$11,870.06 ------10. Available Funds The amount of Class A Available Funds (a) on deposit in the Finance Charge Account on the related Transfer Date \$9,082,167.00 _____ The amount of Class B Available Funds (b) on deposit in the Finance Charge Account on the related Transfer Date \$800,320.44 _____ The amount of Collateral Available (C) Funds on deposit in the Finance Charge Account on the related Transfer Date \$800,320.44 _____ 11. Collection of Finance Charge Receivables The aggregate amount of Collections (a)

> of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated

	in respect of the Class A Certificates	\$9,480,604.50
(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	\$835,476.69
(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	\$835,476.69
12. Poi	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.71%
(b)	The Portfolio Adjusted Yield	5.49%
E. Floating	Rate Determinations	
	ates for the related Interest Period: and Class B determination -	5.03016%
Collater	ral Interest determination -	4.93563%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:	
Name:	Bruce Crescenzo
Title:	Vice President

1997-E

CLASS A CUSIP 55262TCJO CLASS B CUSIP 55262TCK7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - 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
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amount
 - 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

\$0.000000

\$5.500000

\$0.000000

\$0.000000

\$3.919222

\$ 0.000000

\$0.000000

\$4.254714

- 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
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 2. 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
 - (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
 - (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
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly 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
 - (i) The Floating Investor Percentage with respect to the period:

February 1, 1999 through February 9, 1999 1.76% February 10, 1999 through February 28, 1999 1.73%

\$74,418,546.21

\$6,573,637.86

\$6,573,637.86

\$40,800,539,305.60

\$706,000,000.00 _____

\$706,000,000.00 _____

\$600,000,000.00

\$600,000,000.00

\$53,000,000.00

\$53,000,000.00 _____

\$53,000,000.00

(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

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:		2.05%	855,716,196.65	
(b)	65 - 94 days:		1.00%	415,713,883.73	
(c)	95 - 124 days:		0.74%	307,324,654.79	
(d)	125 - 154 days:		0.62%	258,490,138.79	
(e)	155 or more days:		0.97%	403,482,896.16	
		Total	5.38%	2,240,727,770.12	
Investor Default Amount					
(a)	(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,016,819.16				

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

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

(d) The Collateral Default Amount for the related Monthly Period \$226,475.13

5. Investor Charge Offs

4.

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

\$ 0.00

\$2,563,868.90

\$226,475.13

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
- 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

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
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$625,000.01

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

	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Swap	Reserve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
10.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$1,055,683.50
	(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	\$ 9,592,433.36
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$754,079.84
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$754,079.84
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	\$ 9,967,433.36
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 787,204.84
	(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	\$ 787,204.84

(a) The Portfolio Yield for the related Monthly Period	12.70%
(b) The Portfolio Adjusted Yield	5.47%
C. Floating Rate Determinations	
LIBOR rates for the related Interest Period: Class A and Class B determination -	4.93563%
Collateral Interest determination -	4.93563%
D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty	
1. Has the Interest Reserve Account been established?	No
2. Has the Interest Reserve Account been funded?	No
 The aggregate amount of funds withdrawn from the Interest Reserve Account, if any 	\$ 0.00
4. How any funds withdrawn from the Interest Reserve Account were utilized? N/A	
5. Has the Interest Rate Swap been Terminated?	No

MENA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

Ву:	
Name:	David Martini
Title:	Vice Presiden

1997-F

CLASS A CUSIP 55262TCN1 CLASS B CUSIP 55262TCP6 Exhibit 20.27

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - 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
 - 5. The amount of distribution in respect of Class A Deficiency Amounts
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amount
 - 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

\$0.00000

\$0.000000

\$0.000000

\$0.000000

\$5,458333

\$0.000000

\$0.000000

\$3.934223

\$ 0.000000

\$0.000000

\$4.344379

- 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

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 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
 - (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
 - (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
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly 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 \$56,250,000.00

- (i) The Floating Investor Percentage with respect to the period:
 - February 1, 1999 through February 9, 1999 1.87%
 - February 10, 1999 through February 28, 1999 1.83%

\$79,069,703.65 _____

\$6,976,739.93 ------

\$6,976,739.93 _____

\$40,800,539,305.60 _____

\$750,000,000.00 _____

\$750,000,000.00 _____

\$637,500,000.00

\$637,500,000.00

\$56,250,000.00

\$56,250,000.00

(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:		2.05%	855,716,196.65
(b)	65 - 94 days:		1.00%	415,713,883.73
(c)	95 - 124 days:		0.74%	307,324,654.79
(d)	125 - 154 days:		0.62%	258,490,138.79
(e)	155 or more days:		0.97%	403,482,896.16
		Total	5.38%	2,240,727,770.12

4. Investor Default Amount

	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,204,836.11
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,724,110.65
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$240,362.73
	(d)	The Collateral Default Amount for the related Monthly Period	\$240,362.73
5.	Inve	estor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00

- (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount
- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\$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
8.	Coll	lection of Finance Charge Receivables	
	(a)	Class A Available Funds plus Servicer Interchange Allocated to Class A	\$ 10,547,732.41
	(b)	Class B Available Funds plus Servicer Interchange Allocated to Class B	\$ 835,476.69
	(c)	Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest	\$ 835,476.69
9.	Prir	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
10.	Ress	erve Account	
-0.	(a)	The Reserve Draw Amount on the	

related Transfer Date

		The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds 	Ş	0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	Ş	0.00
11.	Swap	Reserve Fund		
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$O.	00
		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	Ş	0.00
12.	Swap	Cash Flows		
	(a)	The amount of the Net Swap Receipt for the related Transfer Date 	\$1 ,	078,997.97
	(b)	The amount of the Net Swap Payment for the related Transfer Date	Ş	0.00
13. Av	ailab	le Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$10	,149,294.91
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 	800,320.44
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 	800,320.44
14.	Port	folio Yield		
	(a)	The Portfolio Yield for the related Monthly Period12.70%		
	(b)	The Portfolio Adjusted Yield5.43%		
	-	Rate Determinations		
		tes for the related Interest Period:		
		determination -4.93563%		
Col	later	al Interest determination -4.93563%		
		ion regarding the status of the Rate Swap and the Swap Counterparty		
1.		the Interest Reserve Account been blished?No		
C	Hac	the Interest Reserve Account been		
۷.		ed?No		
3.	The	aggregate amount of funds withdrawn from		
		Interest Reserve Account, if any	\$0 _	.00

 How any funds withdrawn from the Interest Reserve Account were utilized?

N/A

5. Has the Interest Rate Swap been Terminated?

No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:	
Name:	Bruce Crescenzo
Title:	Vice Presiden

1997-I

CLASS A CUSIP 55262TCQ4 CLASS B CUSIP 55262TCR2

\$0.000000

\$0.000000

\$0.000000

\$3,791722

\$0.000000

\$0.000000

\$3,926722

\$ 0.000000

\$0.000000

\$4.324934

\$0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - 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
 - The amount of distribution in respect of Class A Additional Interest
 - The amount of distribution in respect of Class B Monthly Interest
 - The amount of distribution in respect of Class B Deficiency Amount
 - 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
- 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

- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
- 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
 - (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-J as of the end of the day on the last day of the related Monthly Period
 - (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-J as of the end of the day on the last day of the related Monthly Period
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly 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
 - (i) The Floating Investor Percentage with respect to the period:
- February 1, 1999 through February 9, 1999 1.87%
- February 10, 1999 through February 28, 1999 1.83%
 - (j) The Class A Floating Allocation with respect to the related Monthly Period

\$6,976,739.93

\$6,976,739.93

\$40,800,539,305.60

\$750,000,000.00 _____

\$750,000,000.00

\$637,500,000.00

\$637,500,000.00 _____

\$56,250,000.00 _____

\$56,250,000.00

\$56,250,000.00

0.850000

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

- (1) The Collateral Floating Allocation with respect to the related Monthly Period
- (m) The Fixed Investor Percentage with respect to the related Monthly Period
- (n) The Class A Fixed Allocation with respect to the related Monthly Period
- (o) The Class B Fixed Allocation with respect to the related Monthly Period
- (p) The Collateral Fixed Allocation with respect to the related Monthly Period
- 3. Delinquent Balances

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

0.075000

0.075000

N/A

N/A

N/A

N/A -----

			Percentage of Total Receivables	
	(a)	35 - 64 days:	2.05%	855,716,196.65
	(b)	65 - 94 days:	1.00%	415,713,883.73
	(c)	95 - 124 days:	0.74%	307,324,654.79
	(d)	125 - 154 days:	0.62%	258,490,138.79
	(e)	155 or more days:	0.97%	403,482,896.16
		Total		2,240,727,770.12
4.	Inve	stor Default Amount		
	(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,204,836.11
	(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,724,110.65
	(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$240,362.73
	(d)	The Collateral Default Amount f the related Monthly Period	or	\$240,362.73
5.	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 related

- (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
- 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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$664,062.50

\$58,593.75

\$58,593.75

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

\$ 0.00

- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
 - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
 - (c) The Collateral Interest as of the close of business on this Distribution Date
 - (d) The Class B Investor Interest as of the close of business on this Distribution Date
 - (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56.
- 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)
 - (b) The Accumulation Shortfall with respect to the related Monthly Period
 - (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds
 - (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds
 - (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
 - The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds
 - 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
- 9. Available Funds
 - (a) The amount of Class A Available Funds on deposit in the Finance Charge Account

\$ 0.00 _____ \$56,250,000.00 -----\$56,250,000.00 -----\$56,250,000.00 ------\$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ \$ 0.00 _____ _____

\$ 0.00

	on the related Transfer Date		\$9,070,296.94		
(b)	The amount of Class B Available on deposit in the Finance Charg on the related Transfer Date		\$800,320.44		
(c)	The amount of Collateral Availa Funds on deposit in the Finance Account on the related Transfer	Charge	\$800,320.44		
10. Coll	ection of Finance Charge Receiva.	bles			
(a)	of Finance Charge Receivables a Membership Fees processed durin related Monthly Period, any Pri Funding Investment Proceeds and if any withdrawn from the Reser and allocated in respect of the	nd Annual g the ncipal amounts ve Account			
	Certificates		\$9,468,734.44		
(b)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed durin related Monthly Period, any Pri Funding Investment Proceeds and if any withdrawn from the Reser and which were allocated in res	Annual g the ncipal l amounts ve Account	6025 47C C0		
	the Class B Certificates		\$835,476.69		
(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	\$835,476.69		
11. Portfolio Yield					
(a)	The Portfolio Yield for the rel Monthly Period	ated	12.70%		
(b)	The Portfolio Adjusted Yield		5.40%		
C. Floating	Rate Determinations				
	tes for the related Interest Per and Class B determination -	iod:	4.93563%		
Collate	al Interest determination -		4.93563%		
		MBNA AMERICA NATIONAL ASS(Servicer			

David Martini

Ву:	
Name:	David Martini
Title:	Vice Presiden

CLASS A CUSIP 55262TCS0 CLASS B CUSIP 55262TCT8

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

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

\$0.000000

\$0.000000

\$0.000000

\$0.000000

\$3.791722

\$0.000000

\$0.000000

\$3.941722

\$ 0.000000

\$0.000000

\$4.383268

(1		The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$6,976, ⁻	739.93
((The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,976, ⁻	739.93
. Pi	rinc	ipal Receivables in the Trust		
(3		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		,539,305.60
(1	b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-K as of the end of the day on the last day of the related Monthly Period		0,000.00
((The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-K as of the end of the day on the last day of the related Monthly Period	\$750,000	0,000.00
(0		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		0,000.00
(€		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		0,000.00
(1		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
(-	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
(1		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,	
(:	i)	The Floating Investor Percentage with respect to the period:		
		February 1, 1999 through February 9, 1999 3 February 10, 1999 through February 28, 1999		
(-	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	Aggregate Account Balance
(a)	35 - 64 days:	2.05%	855,716,196.65
(b)	65 - 94 days:	1.00%	415,713,883.73
(c)	95 - 124 days:	0.74%	307,324,654.79
(d)	125 - 154 days:	0.62%	258,490,138.79
(e)	155 or more days:	0.97%	403,482,896.16

Total	5.38%	2,240,727,770.12

4. Investor Default Amount

5.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,204,836.11
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,724,110.65
(c)	The Class B Investor Default Amount for the related Monthly Period	\$240,362.73
(d)	The Collateral Default Amount for the related Monthly Period	\$240,362.73
Inve	estor Charge Offs	
(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00

(d) The aggregate amount of Class B

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

- (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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period

\$58,593.75

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

\$468,750.00 _____

\$ 0.00

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 ------

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$ 0.00 _____

\$664,062.50 _____

\$58,593.75 _____

(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		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 Distributio Date		250,000.00
Prin	cipal Funding Account		
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 	0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	ş 	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	ş 	0.00
	(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	ş 	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
Avai	lable Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date)70,296.94

8.

9.

		on deposit in the Finance Charge on the related Transfer Date	Account	\$800,320.44
	(c)	The amount of Collateral Availab Funds on deposit in the Finance (Account on the related Transfer I	Charge	\$800,320.44
10.	Coll	ection of Finance Charge Receivab	les	
	(a)	The aggregate amount of Collection of Finance Charge Receivables and Membership Fees processed during related Monthly Period, any Prince Funding Investment Proceeds and a if any withdrawn from the Reserve and allocated in respect of the Co Certificates	d Annual the cipal amounts e Account	\$9,468,734.44
	(b)	The aggregate amount of Collection Finance Charge Receivables and An Membership Fees processed during related Monthly Period, any Prince Funding Investment Proceeds and a if any withdrawn from the Reserve and which were allocated in respec- the Class B Certificates	nnual the cipal amounts e Account	\$835,476.69
	(c)	The aggregate amount of Collection Finance Charge Receivables and An Membership Fees processed during related Monthly Period which were allocated in respect of the Colla Interest	nnual the e	\$835,476.69
11.	Port	folio Yield		
	(a)	The Portfolio Yield for the relat Monthly Period	ted	12.70%
	(b)	The Portfolio Adjusted Yield		5.39%
C. Floa	ating	Rate Determinations		
		tes for the related Interest Perio and Class B determination -	od:	4.93563%
Col	llater	al Interest determination -		4.93563%
		NA	BNA AMERICA ATIONAL ASS ervicer	-

Bruce Crescenzo

Ву:	
Name:	Bruce Crescenzo
Title:	Vice President

1997-K

CLASS A CUSIP 55262TCV3 CLASS B CUSIP 55262TCW1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

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

\$4.227712

\$0.000000

\$0.000000

\$0.000000

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

\$0.000000

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

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

\$3.855120

\$0.000000

\$0.00000

\$3.975120

\$ 0.000000

\$0.000000

C. Information Regarding the Current Quarterly Interest Distribution

- 1. The total amount of distribution from the Interest Funding Account
- The amount of the current quarterly interest distribution in respect of Class A
- 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
- The amount of the current quarterly interest distribution in respect of Class B
- 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
- 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
 - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
 - (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
 - 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
 - (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
 - (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
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest

\$ 0.00 \$ 0.000000 \$ 0.00 \$ 0.00

\$ 0.00

\$ 0.000000

\$79,069,703.65

\$6,976,739.93

\$6,976,739.93

\$40,800,539,305.60

\$750,000,000.00

\$750,000,000.00

\$637,500,000.00

	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:	
February 1,	1999 through February 9, 19991.87%	
February 10,	1999 through February 28, 19991.83%	
(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
(g)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A
3. Del:	inquent Balances	

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

		Percentage of Total	Aggregate Account
		Receivables	Balance
(a)	35 - 64 days:	2.05%	855,716,196.65
(b)	65 - 94 days:	1.00%	415,713,883.73
(c)	95 - 124 days:	0.74%	307,324,654.79
(d)	125 - 154 days:	0.62%	258,490,138.79
(e)	155 or more days:	0.97%	403,482,896.16

Total 5.38% 2,240,727,770.12

4. Investor Default Amount

- (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,204,836.11 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$2,724,110,65 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$240,362.73 _____ (d) The Collateral Default Amount for the related Monthly Period \$240,362.73 _____ 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
 - (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
 - 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

\$ 0.000000

\$ 0.00

\$ 0.000000

\$ 0.00

\$ 0.000000

\$ 0.00

reimbursed on the Transfer Date immediately preceding this Distribution Date

\$ 0.000000

\$ 0.00

\$ 0.000000

\$664,062.50

\$58,593.75

\$58,593.75

\$468,750.00

\$ 0.00

\$ 0.00

\$56,250,000.00

\$56,250,000.00

- (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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
 - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
 - (c) The Collateral Interest as of the close of business on this Distribution Date
 - (d) The Class B Investor Interest as of the close of business on this Distribution Date
 - (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$56,250,000.00
- 8. Principal Funding Account
 - (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)

\$ 0.00

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

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

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)
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date
- (c) The aggregate amount deposited into the Interest Funding 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

\$ 0.00

\$ 0.00

- \$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$5,859,004.83

\$2,457,639.00

\$223,600.50

\$11,905.25

\$9,082,202.19

\$800,320.44

\$800,320.44

(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	\$9,480,639.69
(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	\$835,476.69
(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	\$835,476.69
12. Po:	tfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.71%
(b)	The Portfolio Adjusted Yield	5.47%
Floating	Rate Determinations	

Class A and Class B	determination	-	5.03016%
Collateral Interest	determination	-	4.93563%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:	
Name:	Bruce Crescenzo
Title:	Vice President

1997-M

CLASS A CUSIP 55262TCY7 CLASS B CUSIP 55262TCZ4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-N

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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
 - 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 Collateral Monthly Interest

\$4.204379

\$0.000000

\$0.000000

\$0.000000

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

\$0.000000 _____

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

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

\$3.802500

\$0.000000

\$0.00000

\$3.922500

\$ 0.000000

\$0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
 - 1. The total amount of distribution from the Interest Funding Account
 - The amount of the current quarterly interest distribution in respect of Class A
 - 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
 - The amount of the current quarterly interest distribution in respect of Class B
 - 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
- 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
 - (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates
 - (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest
 - 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
 - (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
 - (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
 - (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
 - (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest

\$ 0.00 \$ 0.000000 \$ 0.000 \$ 0.00

\$ 0.00

\$ 0.000000

\$94,883,644.81

\$8,372,085.48 \$8,372,085.48 \$40,800,539,305.60

\$900,000,000.00

\$900,000,000.00

\$765,000,000.00

	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:	
	February 1, 1999 through February 9, 19992.	25%
	February 10, 1999 through February 28, 1999	2.20%
(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 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:

З.

		Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:	2.05%	855,716,196.65
(b)	65 - 94 days:	1.00%	415,713,883.73
(c)	95 - 124 days:	0.74%	307,324,654.79
(d)	125 - 154 days:	0.62%	258,490,138.79
(e)	155 or more days:	0.97%	403,482,896.16

\$ 0.00

\$ 0.000000

\$ 0.00

\$ 0.000000

\$ 0.00

Total 5.38% 2,240,727,770.12

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,845,803.23 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$3.268.932.81 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$288,435.21 _____ (d) The Collateral Default Amount for the related Monthly Period \$288,435.21 _____ 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

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
- 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

\$ 0.000000

\$ 0.00

reimbursed on the Transfer Date immediately preceding this Distribution Date

\$ 0.000000 -----

\$ 0.00

- (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
- 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
 - (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period
 - (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period
- 7. Reallocations
 - (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date
 - (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
 - (c) The Collateral Interest as of the close of business on this Distribution Date
 - (d) The Class B Investor Interest as of the close of business on this Distribution Date
 - (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution \$67,500,000.00 Date
- 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)
 - (b) The Accumulation Shortfall with respect to the related Monthly Period

\$ 0.000000

\$796,875.00 _____

\$70,312.50 _____

\$70,312.50 _____

\$562,500.00 _____

\$ 0.00 -----

- \$ 0.00 _____
- \$67,500,000.00
- _____
- \$67,500,000.00
- _____
- _____

\$ 0.00

\$ 0.00

(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the FinanceCharge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(1) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class A Available Funds	\$ 0.00
	(2) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class B Available Funds	\$ 0.00
(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. 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)	\$3,173,681.25
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,908,912.50
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$264,768.75
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Ava	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$10,884,356.32
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$960,384.29
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$960,384.29

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11. Co	llection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$11,362,481.32
(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	\$1,002,571.79
(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	\$1,002,571.79
12. Po	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.70%
(b)	The Portfolio Adjusted Yield	5.37%
Floating	Rate Determinations	
	ates for the related Interest Period: . and Class B determination -	5.00000%
Collate	ral Interest determination -	4.93563%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:	
Name:	Bruce Crescenzo
Title:	Vice President

1997-N

CLASS A CUSI262TDC4Exhibit 20.32 CLASS B CUSIP 55262TDD2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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\$3.784222

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\$3.896722

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\$4.266601

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$79,069,703.65

(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 \$6,976,739.93

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,976,739.93

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 \$40,800,539,305.60

(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:

February 1, 1999 through February 9, 1999 1.87% February 10, 1999 through February 28, 19991.83%

(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 ${\rm Period}N/A$

(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.Delinguent 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:2.05%855,716,196.65 _____ (b) 65 - 94 days:1.00%415,713,883.73 - -----(c) 95 - 124 days:0.74%307,324,654.79 - ------(d)125 - 154 days:0.62%258,490,138.79 ------(e)155 or more days:0.97%403,482,896.16 _ _____ Total5.38%2,240,727,770.12 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,204,836.11 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$2,724,110.65 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$240,362.73 _____ (d) The Collateral Default Amount for the related Monthly Period \$240,362.73 -----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

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 \$9,070,296.94

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$800,320.44

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$800,320.44

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,468,734.44

(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 \$835,476.69 (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 \$835,476.69

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.70% - -----

(b)The Portfolio Adjusted Yield 5.42%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.93563%

Collateral Interest determination - 4.93563%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:

Name: Bruce Crescenzo Title: Vice President

1998-A

CLASS A CUSI262TDF7Exhibit 20.33 CLASS B CUSIP 55262TDG5

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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\$3.761722

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\$3.889223

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

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

10.The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.291667

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$79,069,703.65 (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 \$6,976,739.93

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,976,739.93

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 \$40,800,539,305.60

(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:

February 1, 1999 through February 9, 19991.87% February 10, 1999 through February 28, 19991.83%

(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 - -----

(q) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A – -----

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 35 - 64 days:2.05%855,716,196.65 (b) 65 - 94 days:1.00%415,713,883.73 (c) 95 - 124 days:0.74%307,324,654.79 (d) 125 - 154 days:0.62%258,490,138.79 (e) 155 or more days:0.97%403,482,896.16

Total5.38%2,240,727,770.12

- ------

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,204,836.11

(b) The Class A Investor Default Amount for the related Monthly Period \$2,724,110.65

(c) The Class B Investor Default Amount for the related Monthly Period \$240,362.73

(d) The Collateral Default Amount for the related Monthly Period \$240,362.73

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 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 \$9,070,296.94

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$800,320.44

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$800,320.44

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,468,734.44 (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 \$835,476.69

(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 \$835,476.69

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.70%

(b) The Portfolio Adjusted Yield 5.39%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.93563%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:______ Name: Bruce Crescenzo Title: Vice President

1998-C

CLASS A CUS262TDH3Exhibit 20.34 CLASS B CUSIP55262TDJ9

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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\$3.889223

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 \$58,914,680.72 (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 \$5,209,298.34

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,209,298.34

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 \$40,800,539,305.60

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

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

(d)The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$475,000,000.00

(e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$475,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$42,000,000.00

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

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

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

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

February 1, 1999 through February 9, 1999 1.39% February 10, 1999 through February 28, 19991.37%

(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 - -----

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

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:2.05%855,716,196.65 (b) 65 - 94 days:1.00%415,713,883.73 (c) 95 - 124 days:0.74%307,324,654.79 (d) 125 - 154 days:0.62%258,490,138.79 (e) 155 or more days:0.97%403,482,896.16

- -----

Total5.38%2,240,727,770.12

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,388,671.18

(b) The Class A Investor Default Amount for the related Monthly Period \$2,029,729.52

(c) The Class B Investor Default Amount for the related Monthly Period \$179,470.83

(d) The Collateral Default Amount for the related Monthly Period \$179,470.83

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\$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 \$7,597,353.21

(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 \$623,822.39

(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 \$623,822.39

9. Principal Funding Account

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

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

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

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

10.Reserve Account

(a)The Reserve Draw Amount on the related Transfer Date \$ 0.00

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

(c)The Reserve Draw Amount deposited in the Finance Charge Account to be

treated as Class B Available Funds \$ 0.00 _____ (d) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 11.Swap Reserve Fund (a) The Swap Reserve Draw Amount on the related Transfer Date\$ 0.00 _____ (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00 _____ 12. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date\$542,217.64 (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 \$7,300,478.21 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$597,572.39 _____ (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$597,572.39 _____ 14.Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 12.70% _ ____

(b) The Portfolio Adjusted Yield 5.47%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.93563%

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

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:_____ Name: David Martini Title: Vice President

1998-D

CLASS A CUSI262TDK6Exhibit 20.35 CLASS B CUSIP 55262TDL4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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\$ 3.881370

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\$ 4.020120

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 \$93,023,180.29

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$8,210,845.79

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,210,845.79

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 \$40,800,539,305.60

(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:

February 1, 1999 through February 9, 1999 2.20% February 10, 1999 through February 28, 19992.16%

(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-----

0.075-----

(m)The Collateral Floating Allocation with respect to the related Monthly $\ensuremath{\mathsf{Period}}$

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 35 - 64 days:2.05%855,716,196.65 (b) 65 - 94 days:1.00%415,713,883.73 (c) 95 - 124 days:0.74%307,324,654.79 (d)125 - 154 days:0.62%258,490,138.79 (e)155 or more days:0.97%403,482,896.16

Total5.38%2,240,727,770.12

4. Investor Default Amount

(a)The Aggregate Investor Default Amount for the related Monthly Period \$3,770,596.46

(b) The Class A Investor Default Amount for the related Monthly Period \$3,204,836.04 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$282,880.21 _____ (d) The Collateral Default Amount for the related Monthly Period \$282,880.21 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 in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00 _____

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

9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$6,942,681.75

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$2,911,027.50

(c)The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$266,131.94

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$14,108.67

10.Available Funds

(a)The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,685,045.46

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$941,888.30

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$941,888.30

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 \$11,153,795.46

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$983,263.30

(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 \$983,263.30 _____

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.71% - -----

(b)The Portfolio Adjusted Yield 5.35%

E.Floating Rate Determinations

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

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:______ Name: Bruce Crescenzo Title: Vice President

1998-E

CLASS A CUSI262TDM2Exhibit 20.36 CLASS B CUSIP 55262TDN0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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\$ 3.990472

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\$ 4.125473

5.The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000

6. The amount of the current monthly

accumulation in respect of Class B Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1. The total amount of distribution from the Interest Funding Account\$6,168,853.43

2.The amount of the current quarterly interest distribution in respect of Class A\$5,653,169.37

3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount\$ 13.301575

4.The amount of the current quarterly interest distribution in respect of Class B\$515,684.06

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\$ 13.751575

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 \$52,713,136.81

(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 \$4,651,157.59

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,651,157.59

2. Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$40,800,539,305.60

(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:

February 1, 1999 through February 9, 1999 1.25% February 10, 1999 through February 28, 19991.22%

(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 - -----

(q) The Collateral Fixed Allocation with respect to the related Monthly ${\sf Period}{\sf N}/{\sf A}$ - -----

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:2.05%855,716,196.65 (b) 65 - 94 days:1.00%415,713,883.73 (c) 95 - 124 days:0.74%307,324,654.79 (d) 125 - 154 days:0.62%258,490,138.79 (e) 155 or more days:0.97%403,482,896.16

Total5.38%2,240,727,770.12

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,136,557.29 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$1,816,073.79 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$160,241.75 (d) The Collateral Default Amount for the related Monthly Period \$160,241.75 _____ 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

(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 $% \left({{{\left({{L_{\rm{B}}} \right)} \right)}} \right)$

treated as Class A Available Funds \$ 0.00

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

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

9.Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$6,168,853.43

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,695,950.81

(c)The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$154,705.22

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$16,180.94

10.Available Funds

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,063,045.66

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$533,546.79

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$533,546.79

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 \$6,328,670.66

(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 \$556,984.29

(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 \$556,984.29

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.73% - -----

(b)The Portfolio Adjusted Yield 5.33%

E.Floating Rate Determinations

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

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:_____ Name: David Martini Title: Vice President

1998-F

CLASS A CUSI262TDP5Exhibit 20.37 CLASS B CUSIP 55262TDQ3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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\$3.799222

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\$4.001722

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\$4.515490

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$79,069,703.65

(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 \$6,976,739.93

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,976,739.93

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 \$40,800,539,305.60

(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

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

February 1, 1999 through February 9, 1999 1.87% February 10, 1999 through February 28, 19991.83%

(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 ${\rm Period}N/A$

(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.Delinguent 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:2.05%855,716,196.65 _____ (b) 65 - 94 days:1.00%415,713,883.73 - -----(c) 95 - 124 days:0.74%307,324,654.79 - ------(d)125 - 154 days:0.62%258,490,138.79 ------(e)155 or more days:0.97%403,482,896.16 _ _____ Total5.38%2,240,727,770.12 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,204,836.11 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$2,724,110.65 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$240,362.73 _____ (d) The Collateral Default Amount for the related Monthly Period \$240,362.73 -----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

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 \$9,070,296.94

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$800,320.44

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$800,320.44

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,468,734.44

(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 \$835,476.69 (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 \$835,476.69

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.70%

(b) The Portfolio Adjusted Yield 5.37%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.93563%

Collateral Interest determination - 4.93563%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:

Name: Bruce Crescenzo Title: Vice President

1998-G

CLASS A CUSI262TDR1Exhibit 20.38 CLASS B CUSIP 55262TDS9

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

The information which is required to be prepared with respect to the Distribution Date of March 15, 1999, and with respect to the performance of the trust during the month of February, 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\$3.896722

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\$4.084223

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\$4.499934

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$79,069,703.65

(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 \$6,976,739.93

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,976,739.93

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 \$40,800,539,305.60

(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:

February 1, 1999 through February 9, 1999 1.87% February 10, 1999 through February 28, 19991.83%

(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 ${\rm Period}N/A$

(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.Delinguent 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:2.05%855,716,196.65 _____ (b) 65 - 94 days:1.00%415,713,883.73 - -----(c) 95 - 124 days:0.74%307,324,654.79 - ------(d)125 - 154 days:0.62%258,490,138.79 ------(e)155 or more days:0.97%403,482,896.16 _ _____ Total5.38%2,240,727,770.12 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,204,836.11 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$2,724,110.65 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$240,362.73 _____ (d) The Collateral Default Amount for the related Monthly Period \$240,362.73 -----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) 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 \$9,070,296.94

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$800,320.44

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$800,320.44

10.Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,468,734.44 (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 \$835,476.69

(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 \$835,476.69

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.70%

(b) The Portfolio Adjusted Yield 5.25%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.93563%

Collateral Interest determination - 4.93563% - -----

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:______ Name: Bruce Crescenzo Title: Vice President

1998-I

CLASS A CUSI262TDT7Exhibit 20.39 CLASS B CUSIP 55262TDU4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1999

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

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

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

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

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

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

4.The amount of distribution in respect of Class A Monthly Interest\$4.375000

5. The amount of distribution in respect of Class A Deficiency Amounts\$0.000000

6.The amount of distribution in respect of Class A Additional Interest\$0.000000

7. The amount of distribution in respect of Class B Monthly Interest\$4.708333

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

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

10.The amount of distribution in respect of Collateral Monthly Interest\$4.811046

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

B.Information Regarding the Performance of the Trust

1.Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$81,860,401.84

(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 \$5,581,389.30

(c)The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,581,389.30

2.Principal Receivables in the Trust

(a)The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$40,800,539,305.60

(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:

February 1, 1999 through February 9, 1999 1.87% February 10, 1999 through February 28, 19991.83%

(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 - -----

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.Delinguent 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:2.05%855,716,196.65 (b) 65 - 94 days:1.00%415,713,883.73 - ------(c) 95 - 124 days:0.74%307,324,654.79 _ _____ (d) 125 - 154 days: 0.62%258,490,138.79 - ------(e)155 or more days:0.97%403,482,896.16 - ------Total5.38%2,240,727,770.12 - ------4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,204,836.14 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$2,820,255.86 _____ (c) The Class B Investor Default Amount for the related Monthly Period \$192,290.14 _____ (d) The Collateral Default Amount for the related Monthly Period \$192,290.14 _____ 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 _____

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 \$9,390,425.24

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$640,255.98

(c)The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$640,255.98

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 \$9,802,925.24

(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 \$668,380.98 (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 \$668,380.98

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 12.70% - -----

(b) The Portfolio Adjusted Yield 5.39%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:

Collateral Interest determination - 4.93563%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:______ Name: David Martini Title: Vice President

1998-J

Exhibit 99.1

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-A

KEY PERFORMANCE FACTORS February 28, 1999

Expected B Maturity	9/15/99
Blended Coupon	5.1486%
Excess Protection Level 3 Month Average 5.83% February, 1999 6.07% January, 1999 5.64% December, 1998 5.78%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.63%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$ 40,800,539,305.60
Investor Participation Amount	\$ 760,000,000.00
Seller Participation Amount	\$ 3,998,619,787.11

Exhibit 99.2

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-B

KEY PERFORMANCE FACTORS February 28, 1999

Expected B Maturity	9/15/99
Blended Coupon	5.06572%
Excess Protection Level 3 Month Average 5.84% February, 1999 6.08% January, 1999 5.68% December, 1998 5.77%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.62%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$ 40,800,539,305.60
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

Expected B Maturity	11/15/01
Blended Coupon	5.2325%
Excess Protection Level 3 Month Average 5.74% February, 1999 5.99% January, 1999 5.55% December, 1998 5.69%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.71%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$ 40,800,539,305.60
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

Expected B Maturity	9/15/04
Blended Coupon	5.2538%
Excess Protection Level 3 Month Average 5.75% February, 1999 5.97% January, 1999 5.59% December, 1998 5.69%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.73%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

Expected B Maturity	06/15/00
Blended Coupon	5.1319%
Excess Protection Level 3 Month Average 5.87% February, 1999 6.08% January, 1999 5.71% December, 1998 5.82%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.62%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

Expected B Maturity	7/15/05
Blended Coupon	6.3332%
Excess Protection Level 3 Month Average 5.81% February, 1999 6.03% January, 1999 5.66% December, 1998 5.76%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.67%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

Expected B Maturity	7/17/00
Blended Coupon	5.9642%
Excess Protection Level 3 Month Average 5.95% February, 1999 6.15% January, 1999 5.80% December, 1998 5.90%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.55%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

Expected B Maturity	09/16/2002
Blended Coupon	5.1941%
Excess Protection Level 3 Month Average 5.81% February, 1999 6.03% January, 1999 5.65% December, 1998 5.75%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.67%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

Expected B Maturity	09/15/00
Blended Coupon	6.5420%
Excess Protection Level 3 Month Average 4.68% February, 1999 4.19% January, 1999 4.70% December, 1998 5.16%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	8.51%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

Expected B Maturity	11/15/00
Blended Coupon	5.1318%
Excess Protection Level 3 Month Average 5.87% February, 1999 6.08% January, 1999 5.72% December, 1998 5.82%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.62%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

Expected B Maturity	12/16/02
Blended Coupon	5.2025%
Excess Protection Level 3 Month Average 5.80% February, 1999 6.02% January, 1999 5.64% December, 1998 5.74%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.68%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

Expected B Maturity	3/17/03
Blended Coupon	5.1736%
Excess Protection Level 3 Month Average 5.82% February, 1999 6.04% January, 1999 5.67% December, 1998 5.77%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.66%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$700,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

Expected B Maturity	4/17/06
Blended Coupon	5.2409%
Excess Protection Level 3 Month Average 5.76% February, 1999 5.98% January, 1999 5.60% December, 1998 5.70%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.72%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

Expected B Maturity	4/16/01
Blended Coupon	5.1147%
Excess Protection Level 3 Month Average 5.89% February, 1999 6.10% January, 1999 5.74% December, 1998 5.84%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.60%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

Expected B Maturity	05/15/01
Blended Coupon	5.1186%
Excess Protection Level 3 Month Average 5.88% February, 1999 6.09% January, 1999 5.73% December, 1998 5.83%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.61%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

Expected B Maturity	06/16/03
Blended Coupon	5.1465%
Excess Protection Level 3 Month Average 5.85% February, 1999 6.07% January, 1999 5.70% December, 1998 5.80%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.63%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

Expected B Maturity	8/15/06
Blended Coupon	5.1699%
Excess Protection Level 3 Month Average 5.84% February, 1999 6.03% January, 1999 5.72% December, 1998 5.78%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.67%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS FEBRUARY, 1999

Expected B Maturity	09/17/01
Blended Coupon	5.1379%
Excess Protection Level 3 Month Average 5.84% February, 1999 6.06% January, 1999 5.46% December, 1998 6.02%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.64%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$ 40,800,539,305.60
Investor Participation Amount	\$ 1,200,000,000.00
Seller Participation Amount	\$ 3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-J

Expected B Maturity	10/15/03
Blended Coupon	5.1314%
Excess Protection Level 3 Month Average 5.88% February, 1999 6.07% January, 1999 5.76% December, 1998 5.82%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.63%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$3,998,619,787.1

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-K

Expected B Maturity	11/17/03
Blended Coupon	5.1174%
Excess Protection Level 3 Month Average 5.89% February, 1999 6.08% January, 1999 5.77% December, 1998 5.83%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.62%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-L

KEY PERFORMANCE FACTORS FEBRUARY, 1999

Expected B Maturity	12/15/99
Blended Coupon	5.0752%
Excess Protection Level 3 Month Average 5.91% February, 1999 6.12% January, 1999 5.53% December, 1998 6.08%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.58%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$ 40,800,539,305.60
Investor Participation Amount	\$ 500,000,000.00
Seller Participation Amount	\$ 3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-M

KEY PERFORMANCE FACTORS FEBRUARY, 1999

Expected B Maturity	12/15/06
Blended Coupon	5.1870%
Excess Protection Level 3 Month Average 5.80% February, 1999 6.02% January, 1999 5.41% December, 1998 5.97%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.68%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$ 40,800,539,305.60
Investor Participation Amount	\$ 500,000,000.00
Seller Participation Amount	\$ 3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1997-B

Expected B Maturity	3/15/12
Blended Coupon	5.1691%
Excess Protection Level 3 Month Average 5.83% February, 1999 6.05% January, 1999 5.68% December, 1998 5.78%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.65%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-C

Expected B Maturity	3/15/04
Blended Coupon	5.0966%
Excess Protection Level 3 Month Average 5.91% February, 1999 6.10% January, 1999 5.80% December, 1998 5.85%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.60%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-E

Expected B Maturity	4/15/02
Blended Coupon	5.1473%
Excess Protection Level 3 Month Average 5.99% February, 1999 6.06% January, 1999 5.81% December, 1998 6.12%	
Cash Yield	17.84%
Investor Charge Offs	5.13%
Base Rate	6.65%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-F

Expected B Maturity	6/17/02
Blended Coupon	6.4120%
Excess Protection Level 3 Month Average 5.97% February, 1999 6.15% January, 1999 5.86% December, 1998 5.91%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.55%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$706,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-I

Expected B Maturity	8/16/04
Blended Coupon	6.3798%
Excess Protection Level 3 Month Average 5.93% February, 1999 6.11% January, 1999 5.81% December, 1998 5.87%	
Cash Yield17.82%	
Investor Charge Offs 5.13%	
Base Rate 6.59%	
Over 35 Day Delinquency 5.38%	
Seller's Interest 9.80%	
Total Payment Rate13.67%	
Total Principal Balance\$40,800,539,305.60	
Investor Participation Amount\$750,000,000.00	
Seller Participation Amount\$3,998,619,787.11	

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-J

Expected B Maturity	9/15/04
Blended Coupon	5.1070%
Excess Protection Level 3 Month Average 5.90% February, 1999 6.09% January, 1999 5.79% December, 1998 5.84%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.61%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-K

Expected B Maturity	11/15/05
Blended Coupon	5.1141%
Excess Protection Level 3 Month Average 5.89% February, 1999 6.08% January, 1999 5.78% December, 1998 5.83%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.62%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-M

Expected B Maturity	10/15/02
Blended Coupon	5.1743%
Excess Protection Level 3 Month Average 5.97% February, 1999 6.04% January, 1999 5.78% December, 1998 6.09%	
Cash Yield	17.84%
Investor Charge Offs	5.13%
Base Rate	6.67%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-N

Expected B Maturity	11/15/00
Blended Coupon 5.1072%	
Excess Protection Level 3 Month Average 5.87% February, 1999 6.09% January, 1999 5.49% December, 1998 6.05%	
Cash Yield	17.82%
Investor Charge Offs	5.13%
Base Rate	6.61%
Over 35 Day Delinquency	5.38%
Seller's Interest	9.80%
Total Payment Rate	13.67%
Total Principal Balance	\$40,800,539,305.60
Investor Participation Amount	\$900,000,000.00
Seller Participation Amount	\$3,998,619,787.11

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-A

KEY PERFORMANCE FACTORS February 28, 1999

Expected B Maturity 3/17/03

Blended Coupon 5.0899%

Excess Protection Level 3 Month Average 5.92% February, 1999 6.11% January, 1999 5.80% December, 1998 5.86%

Cash Yield17.82%

Investor Charge Offs 5.13%

Base Rate 6.59%

Over 35 Day Delinquency 5.38%

Seller's Interest 9.80%

Total Payment Rate13.67%

Total Principal Balance\$40,800,539,305.60

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-C

KEY PERFORMANCE FACTORS February 28, 1999

Expected B Maturity 6/16/2003

Blended Coupon 5.1285%

Excess Protection Level 3 Month Average 5.89% February, 1999 6.04% January, 1999 5.76% December, 1998 5.88%

Cash Yield17.82%

Investor Charge Offs 5.13%

Base Rate 6.66%

Over 35 Day Delinquency 5.38%

Seller's Interest 9.80%

Total Payment Rate13.67%

Total Principal Balance\$40,800,539,305.60

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-D

KEY PERFORMANCE FACTORS February 28, 1999

Expected B Maturity 7/15/2003

Blended Coupon 5.7914%

Excess Protection Level 3 Month Average 5.97% February, 1999 6.11% January, 1999 5.85% December, 1998 5.97%

Cash Yield17.82%

Investor Charge Offs 5.13%

Base Rate 6.59%

Over 35 Day Delinquency 5.38%

Seller's Interest 9.80%

Total Payment Rate13.67%

Total Principal Balance\$40,800,539,305.60

Investor Participation Amount\$559,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-E

KEY PERFORMANCE FACTORS February 28, 1999

Expected B Maturity 4/15/2008

Blended Coupon 5.2959%

Excess Protection Level 3 Month Average 5.85% February, 1999 5.89% January, 1999 5.64% December, 1998 6.03%

Cash Yield17.84%

Investor Charge Offs 5.13%

Base Rate 6.82%

Over 35 Day Delinquency 5.38%

Seller's Interest 9.80%

Total Payment Rate13.67%

Total Principal Balance\$40,800,539,305.60

Investor Participation Amount\$882,400,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-F

KEY PERFORMANCE FACTORS February 28, 1999

Expected B Maturity 9/15/2005

Blended Coupon 5.4188%

Excess Protection Level 3 Month Average 5.83% February, 1999 5.80% January, 1999 5.53% December, 1998 6.16%

Cash Yield17.86%

Investor Charge Offs 5.13%

Base Rate 6.93%

Over 35 Day Delinquency 5.38%

Seller's Interest 9.80%

Total Payment Rate13.67%

Total Principal Balance\$40,800,539,305.60

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-G

KEY PERFORMANCE FACTORS February 28, 1999

Expected B Maturity 9/15/2006

Blended Coupon 5.1414%

Excess Protection Level 3 Month Average 5.87% February, 1999 6.06% January, 1999 5.75% December, 1998 5.81%

Cash Yield17.82%

Investor Charge Offs 5.13%

Base Rate 6.64%

Over 35 Day Delinquency 5.38%

Seller's Interest 9.80%

Total Payment Rate13.67%

Total Principal Balance\$40,800,539,305.60

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-I

KEY PERFORMANCE FACTORS February 28, 1999

Expected B Maturity 10/16/2001

Blended Coupon 5.2586%

Excess Protection Level 3 Month Average 5.75% February, 1999 5.95% January, 1999 5.63% December, 1998 5.69%

Cash Yield17.82%

Investor Charge Offs 5.13%

Base Rate 6.75%

Over 35 Day Delinquency 5.38%

Seller's Interest 9.80%

Total Payment Rate13.67%

Total Principal Balance\$40,800,539,305.60

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-J

KEY PERFORMANCE FACTORS February 28, 1999

Expected B Maturity 9/15/2003

Blended Coupon 5.3301%

Excess Protection Level 3 Month Average 5.89% February, 1999 5.39% January, 1999 5.94% December, 1998 6.36%

Cash Yield17.82%

Investor Charge Offs 5.13%

Base Rate 7.31%

Over 35 Day Delinquency 5.38%

Seller's Interest 9.80%

Total Payment Rate13.67%

Total Principal Balance\$40,800,539,305.60

Investor Participation Amount\$750,000,000.00