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FORM 8-K

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20529

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934.

Date of Report: June 14, 1999

MBNA AMERICA BANK, NATIONAL ASSOCIATION ON BEHALF OF THE $\,$

MBNA MASTER CREDIT CARD TRUST II

(Exact name of registrant as specified in its charter)

United States 333-62025 51-0331454
-----(State or other (Commission File (IRS Employer jurisdiction of Number) Identification No.) incorporation)

Wilmington, DE 19884-0781

(Address of principal executive office)

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

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

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

- 20.1 Series 1994-A Certificateholders' Statement for the month ended May 31, 1999.
- $20.2\,$ Series 1994-B Certificateholders' Statement for the month ended May 31, 1999.
- $20.3\,$ Series 1994-C Certificateholders' Statement for the month ended May 31, 1999.
- $20.4\,$ Series 1995-A Certificateholders' Statement for the month ended May 31, 1999.
- 20.5 Series 1995-B Certificateholders' Statement for the month ended May 31, 1999.
- $20.6\,$ Series 1995-C Certificateholders' Statement for the month ended May 31, 1999.
- $20.7\,$ Series 1995-D Certificateholders' Statement for the month ended May 31, 1999.
- $20.8\,$ Series 1995-E Certificateholders' Statement for the month ended May 31, 1999.
- $20.9\,$ Series 1995-F Certificateholders' Statement for the month ended May 31, 1999.
- 20.10 Series 1995-I Certificateholders' Statement for the month ended May 31, 1999.
- $20.11~{
 m Series}~1995-{
 m J}~{
 m Certificateholders'}~{
 m Statement}~{
 m for}~{
 m the}~{
 m month}~{
 m ended}$ May 31, 1999.

- 20.12 Series 1996-A Certificateholders' Statement for the month ended May 31, 1999.
- 20.13 Series 1996-B Certificateholders' Statement for the month ended May 31, 1999.
- $20.14~{
 m Series}$ 1996-C Certificateholders' Statement for the month ended May 31, 1999.
- 20.15 Series 1996-D Certificateholders' Statement for the month ended May 31, 1999.
- 20.16 Series 1996-E Certificateholders' Statement for the month ended May 31, 1999.
- 20.17 Series 1996-G Certificateholders' Statement for the month ended May 31, 1999.
- 20.18 Series 1996-H Certificateholders' Statement for the month ended May 31, 1999.
- 20.19 Series 1996-J Certificateholders' Statement for the month ended May 31, 1999.
- 20.20 Series 1996-K Certificateholders' Statement for the month ended May 31, 1999.
- 20.21 Series 1996-L Certificateholders' Statement for the month ended May 31, 1999.
- 20.22 Series 1996-M Certificateholders' Statement for the month ended May 31, 1999.
- 20.23 Series 1997-B Certificateholders' Statement for the month ended May 31, 1999.
- 20.24 Series 1997-C Certificateholders' Statement for the month ended May 31, 1999.
- 20.25 Series 1997-E Certificateholders' Statement for the month ended May 31, 1999.
- 20.26 Series 1997-F Certificateholders' Statement for the month ended May 31, 1999.
- 20.27 Series 1997-I Certificateholders' Statement for the month ended May 31, 1999.
- 20.28 Series 1997-J Certificateholders' Statement for the month ended May 31, 1999.
- 20.29 Series 1997-K Certificateholders' Statement for the month ended May 31, 1999.
- $20.30\,$ Series 1997-M Certificateholders' Statement for the month ended May 31, 1999.
- 20.31 Series 1997-N Certificateholders' Statement for the month ended May 31, 1999.
- 20.32 Series 1998-A Certificateholders' Statement for the month ended May 31, 1999.
- 20.33 Series 1998-C Certificateholders' Statement for the month ended May 31, 1999.
- 20.34 Series 1998-D Certificateholders' Statement for the month ended May 31, 1999.
- 20.35 Series 1998-E Certificateholders' Statement for the month ended May 31, 1999.
- 20.36 Series 1998-F Certificateholders' Statement for the month ended May 31, 1999.
- 20.37 Series 1998-G Certificateholders' Statement for the month ended May 31, 1999.
- 20.38 Series 1998-I Certificateholders' Statement for the month ended May 31, 1999.
 - 20.39 Series 1998-J Certificateholders' Statement for the month ended

May 31, 1999.

20.40 Series 1999-A Certificateholders' Statement for the month ended May 31, 1999.

20.41 Series 1999-B Certificateholders' Statement for the month ended May 31, 1999.

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

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

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

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

SIGNATURES

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

Dated: June 14, 1999

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: /s/Douglas Hart

Name: Douglas Hart

Title: Executive Vice President

FORM	OF	MONTHLY	CERTIFICATEHOLDERS'	STATEMENT

SERIES 1994-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal
 - 2. The amount of distribution in respect of Class B Monthly Principal
 - 3. The amount of distribution in respect of Collateral 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
 - 6. The amount of distribution in respect of Class A Additional Interest
 - 7. The amount of distribution in respect of Class B Monthly Interest
 - 8. The amount of distribution in respect of Class B Deficiency Amounts
 - 9. The amount of distribution in respect of Class B Additional Interest
 - 10. The amount of distribution in respect of Collateral Monthly Interest
 - 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

- \$ 0.000000
- \$ 0.000000
- \$ 0.000000
- \$ 4.064028
- \$ 0.000000
- \$ 0.000000
- \$ 4.225139
- \$ 0.000000
- \$ 0.000000
- \$ 4.392292
- \$ 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	\$89,456,830.99
	(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	\$4,627,075.13
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,740,035.65
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-A as of the end of the day on the last	
		day of the related Monthly Period	\$760,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-A as of the end of the day on the last day of the related Monthly Period	\$760,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of	
		the related Monthly Period	\$661,200,000.00
	(e)	in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last	
		day of the related Monthly Period	\$661,200,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day	
		of the related Monthly Period	\$34,200,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$64,600,000.00
	(h)	The Floating Investor Percentage with respect to the period: May 1, 1999 through May 31, 1999 1.79%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period0.870	
	(j)	The Class B Floating Allocation with respect to the related Monthly0.045	
	(k)	The Collateral Floating Allocation with respect to the related Monthly	

with respect to the related Monthly

(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 $\ensuremath{\mathrm{N}/\mathrm{A}}$	
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

Percentage Aggregate

			of Total Receivables	Account Balance
(a)	30 - 59 days:		1.75%	750,033,312.76
(b)	60 - 89 days:		0.91%	388,027,802.14
(c)	90 - 119 days:		0.67%	288,719,045.91
(d)	120 - 149 days:		0.58%	249,005,026.65
(e)	150 or more days:		0.98%	416,693,449.16
		Total	4.89%	2,092,478,636.62

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,090,622.28
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,688,841.47
(c)	The Class B Investor Default Amount for the related Monthly Period	\$139,077.91
(d)	The Collateral Default Amount for the related Monthly Period	\$262,702.90

5. Investor Charge Offs

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

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

\$ 0.00

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

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

6.

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$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	\$10,304,386.36
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$532,985.18
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,006,750.32
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$10,717,636.36
	(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	\$554,360.18

(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

\$1,047,125.32

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.57%

(b) The Portfolio Adjusted Yield

6.00% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of May 17, 1999 through June 14, 1999:

Class A and Class B determination -

4.87500%

Collateral Interest determination -

4.90250%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:
Name: David Martini
Title: Vice President

1994-A

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SERIES 1994-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.068684
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	\$4.209028
7.		\$4.209028
	of Class B Monthly Interest The amount of distribution in respect	\$0.000000
8.	of Class B Monthly Interest The amount of distribution in respect of Class B Deficiency Amounts The amount of distribution in respect	\$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	\$117,706,354.79
(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	\$6,088,262.12
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$11,500,045.99
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-B as of the end of the day on the	
	last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	May 1, 1999 through May 31, 1999 2.35%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870

2.

(j)	The Class B Floating Allocation with respect to the related Mont	hly	0.045	
(k)	The Collateral Floating Allocati with respect to the related Mont Period			0.085
(1)	The Fixed Investor Percentage wi respect to the related Monthly P			N/A
(m)	The Class A Fixed Allocation wit respect to the related Monthly P			N/A
(n)	The Class B Fixed Allocation wit respect to the related Monthly		i/A	
(0)	The Collateral Fixed Allocation respect to the related Monthly	with	N/F	A
The	inquent Balances aggregate amount of outstanding be delinquent as of the end of the			
	ated Monthly Period:	Percentage		
		of Total Receivables	Ac	ccount alance
(a)	30 - 59 days:	1.75%		33,312.76
(b)	60 - 89 days:	0.91%	388,02	27,802.14
(c)	90 - 119 days:	0.67%	288,7	719 , 045.91
(d)	120 - 149 days:	0.58%	249,00)5 , 026.65
(e)	150 or more days:	0.98%		93,449.16
	Total	4.89%		178,636.62
Inve	estor Default Amount			
(a)	The Aggregate Investor Default A for the related Monthly Period	mount	\$4,066,	608.44
(b)	The Class A Investor Default Amo for the related Monthly Period	punt	\$3 , 537 ,	949.32
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$182 , 99	97.43
(d)	The Collateral Default Amount fo the related Monthly Period	r	\$345 , 66	51.69
Inve	estor Charge Offs			
(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	ated	\$ 0.0	00
(b)	The aggregate amount of Class A Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.0	00
(c)	The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	ated	\$ 0.0	00

\$ 0.00

3.

4.

5.

Monthly Period

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

7. Reallocations

Period

Servicer for the related Monthly

\$88,541.67

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00
	(b)	The amount of Reallocated Class B		
		Principal Collections with respect to this Distribution Date	Ś	0.00
		ento biocribación baco		
	(c)	The Collateral Interest as of the		
		close of business on this Distribution Date	\$85	,000,000.00
	(d)			
		close of business on this Distribution Date	\$45	,000,000.00
8.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in		
		the Principal Funding Account on the related Transfer Date after		
		taking into account deposits on such date prior to withdrawals	\$	0.00
		-		
	(b)			
		respect to the related Monthly Period	\$	0.00
	(C)	The Principal Funding Investment Proceeds deposited in the Finance		
		Charge Account on the related	ć	0.00
		Transfer Date	\$ 	0.00
	(d)	The Principal Funding Investment		
		Shortfall deposited in the Finance Charge Account on the related		
		Transfer Date from the Reserve Account	\$	0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in		
		the Finance Charge Account on the related Transfer Date.	\$	0.00
		Teracea Transfer Bace.		
9.	Avai	lable Funds		
	(a)	The amount of Class A Available Funds		
	on deposit in the Finance Charge Accor on the related Transfer Date		\$13	,558,403.01
	(b)	The amount of Class B Available Funds		
		on deposit in the Finance Charge Account on the related Transfer Date	\$70	1,296.87
	(c)	The amount of Collateral Available		
	(-)	Funds on deposit in the Finance Charge Account on the related Transfer Date	Ć 1	224 671 52
		Account on the related fransier Date	۰- ب	324,671.52
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	\$14	,102,153.01
				. , .
	(b)			
		Finance Charge Receivables and Annual		

		Membership Fees processed dur related Monthly Period which allocated in respect of the C Certificates	were	\$729 , 42	1.87
	(c)	The aggregate amount of Colle Finance Charge Receivables an Membership Fees processed dur related Monthly Period which allocated in respect of the C Interest	d Annual ing the were	\$1,377, 	796 . 52
11.	Swap	Cash Flows			
	(a)	The amount of the Net Swap Refor the related Transfer Date		\$ 0.0	
	(b)	The amount of the Net Swap Pa for the related Transfer Date		\$1,148.	48
12.	Port	folio Yield			
		The Portfolio Yield for the re Monthly Period	lated		14.57%
	(b)	The Portfolio Adjusted Yield			6.01%
Floa	ting	Rate Determinations			
		es for the Interest Period of 999 through June 14, 1999:			
Clas	s B d	etermination -			4.87500%
Coll	atera	l Interest determination -			4.90250%
		ted average of the Treasury Bithe Interest Period:	11		
М	ay 17	, 1999 through June 14, 1999		4.67093%	
			MBNA AMERIC NATIONAL AS Servicer		,
rid Ma	rtini				

David Martini

By:
Name: David Martini
Title: Vice President

1994-B

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SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.128472
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	\$4.289583
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.492986
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	\$117,706,354.79
(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	\$6,088,262.12
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$11,500,045.99
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	May 1, 1999 through May 31, 1999 2.35%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045

2.

	with respect to the related Monthly Period	0.085
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

Percentage

Aggregate

6
4
1
6
62

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$4,066,608.44
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,537,949.32
(c)	The Class B Investor Default Amount for the related Monthly Period	\$182 , 997.43
(d)	The Collateral Default Amount for the related Monthly Period	\$345,661.69
Inve	stor Charge Offs	

5.

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

\$ 0.00

(d) The aggregate amount of Class B

Monthly Period

(a) The aggregate amount of Class A

		Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this 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.	Inve	estor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$906,250.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46,875.00
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$88,541.67
7.	Real	locations	
	(a)	The amount of Reallocated Collateral	

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

\$ 0.00

\$729,421.87

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$13,558,403.01
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$701,296.87
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,324,671.52
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	\$14,102,153.01
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$729,421.87

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

\$1,377,796.52 _____

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.57% -----

(b) The Portfolio Adjusted Yield

5.91% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of May 17, 1999 through June 14, 1999:

Class A and Class B determination -

4.87500% _____

Collateral Interest determination -

4.90250% _____

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:
Name: David Martini
Title: Vice President

1994-C

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SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.166736
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	\$4.311736
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.546048
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	\$67,681,152.08
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,500,751.16
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,612,523.80
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$25,875,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$48,875,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		May 1, 1999 through May 31, 1999 1.35%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045
	(k)	The Collateral Floating Allocation with respect to the related Monthly	

- -----

(0)	The Collateral 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
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(1)	The Fixed Investor Percentage 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)	30 - 59 days:		1.75%	750,033,312.76
(b)	60 - 89 days:		0.91%	388,027,802.14
(c)	90 - 119 days:		0.67%	288,719,045.91
(d)	120 - 149 days:		0.58%	249,005,026.65
(e)	150 or more days:		0.98%	416,693,449.16
		Total	4.89%	2,092,478,636.62

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$2,338,299.70
(b) The Class A Investor Default Amount for the related Monthly Period	\$2,034,320.77
(c) The Class B Investor Default Amount for the related Monthly Period	\$105,223.52
(d) The Collateral Default Amount for the related Monthly Period	\$198,755.41

5. Investor Charge Offs

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

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

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

(b) The amount of Reallocated Class B

		Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8.	Coll	ection of Finance Charge Receivables	
	(a)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Process and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$8,108,737.83
	(b)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$419,417.75
	(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	\$792,232.55
9.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10.	Ava	ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,796,081.58

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

			on the related Transfer Date		\$403,245.87
		(c)	The amount of Collateral Availabunds on deposit in the Finance Account on the related Transfer	e Charge	\$761,685.68
	11.	Por	tfolio Yield		
		(a)	The Portfolio Yield for the re Monthly Period	lated	14.57%
		(b)	The Portfolio Adjusted Yield		5.88%
С.	Floa	ating	Rate Determinations		
	LIBO		tes for the Interest Period of 17, 1999 through June 14, 1999:	4.90250%	
				MBNA AMERICA NATIONAL ASSO Servicer	· ·

David Martini

By:
Name: David Martini
Title: Vice President

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SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.078125
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	\$4.207014
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.329861
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

		duning the seleted Monthly Desired	
		during the related Monthly Period which were allocated in respect of the Class A Certificates	\$88,279,764.59
	(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	\$4,566,196.49
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,625,036.10
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$33,750,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$63,750,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		May 1, 1999 through May 31, 1999 1.77%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045
	(k)	The Collateral Floating Allocation with respect to the related Monthly	

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,049,956.31
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,653,461.91
(c)	The Class B Investor Default Amount for the related Monthly Period	\$137,248.10

(d) The Collateral Default Amount for

the related Monthly Period

\$259,246.30 -----

5. Investor Charge Offs

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

\$ 0.00

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

\$ 0.00

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

\$ 0.00

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

\$ 0.00

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

(c) The Collateral Interest as of the close of business on this Distribution \$63,750,000.00 Date (d) The Class B Investor Interest as of the close of business on this Distribution \$33,750,000.00 -----8. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates \$10,576,614.60 _____ (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$547,066.51 (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 \$1,033,347.36 Interest _____ 9. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals \$ 0.00 (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date from the Reserve Account (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the \$ 0.00 related Transfer Date. 10. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10.168.802.10 _____ (b) The amount of Class B Available Funds

on deposit in the Finance Charge Account

\$525,972.76

on the related Transfer Date

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

\$993,503.61

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.57%

(b) The Portfolio Adjusted Yield

6.01% -----

C. Floating Rate Determinations

LIBOR rates for the Interest Period of May 17, 1999 through June 14, 1999: 4.90250%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

1995-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$5.375000
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.287569
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.529236
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	\$67,681,152.08
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,500,751.16
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,612,523.80
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period	\$575 , 000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500 , 250,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$25,875,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$48,875,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	May 1, 1999 through May 31, 1999 1.35%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
(j)	The Class B Floating Allocation	od 0 045

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(j) The Class B Floating Allocation with respect to the related Monthly Period 0.045

(k)	The Collateral Floating Allocat		
	with respect to the related Mon Period	ithly	0.085
(1)	The Fixed Investor Percentage w	rith	
	respect to the related Monthly	Period	N/A
(m)	The Class A Fixed Allocation wirespect to the related Monthly		N/A
	respect to the related honemry	101100	
(n)	The Class B Fixed Allocation wi respect to the related Monthly		
(0)	The Collateral Fixed Allocation	with	
(-)	respect to the related Monthly		N/A
Deli	nquent Balances		
The	aggregate amount of outstanding		
	delinquent as of the end of the ted Monthly Period:	e day on the	last day of the
		Percentage of Total	Aggregate Account
		Receivables	
(a)	30 - 59 days:	1.75%	750,033,312.76
(b)	60 - 89 days:	0.91%	388,027,802.14
(c)	90 - 119 days:	0.67%	288,719,045.91
(d)	120 - 149 days:	0.58%	249,005,026.65
(e)	150 or more days:	0.98%	416,693,449.16
	Total	4.89%	2,092,478,636.62
Inve	stor Default Amount		
(a)	The Aggregate Investor Default	Amount	
(α)	for the related Monthly Period	7 MIO UTTE	\$2,338,299.70
(b)	The Class A Investor Default Am for the related Monthly Period	nount	\$2,034,320.77
	-		
(c)	The Class B Investor Default Am	nount	6105 000 50
	for the related Monthly Period		\$105,223.52
(d)	The Collateral Default Amount f the related Monthly Period	or	\$198,755.41
- .	-		
	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A		
.~/	Investor Charge Offs set forth 5 (a) above per \$1,000 of origi	in	
	certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B		
	Investor Charge Offs for the re Monthly Period		\$ 0.00
	-		

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5.

(d) The aggregate amount of Class B

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

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,431,544.99
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$403,245.87
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$761,685.68
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$8,744,201.24
	(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	\$419,417.75
	(c)	The aggregate amount of Collections of	

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

				ocated : erest	in resp	ect of	the Co.	llateral		\$792 , 2	232.5	5
	11.	Swa	p Ca	sh Flows	3							
		(a)		amount the rel			_	eipt		\$635 , 4	163.4	1
		(b)		amount the rel				ment		\$ 0.	.00	
	12.	Por	tfol	io Yield	i							
		(a)		Portfol thly Per		ld for	the re	lated				14.57%
		(b)	The	Portfo.	lio Adj	usted Y	ield					5.95%
C.	Floa	ating	Rate	e Deterr	ninatio	ns						
				for the through				.90250%				
D.				regardin e Swap a				party				
	1.			-to-Mar} Monthly			any,	for the		\$		N/A
	2.	Has esta		Interest hed?	Reser	ve Acco	unt be	en				No
	3.	Has fund		Interest	Reser	ve Acco	unt be	en				No
	4.			egate ar rest Res				rawn from Y	m	\$ 0	0.00	
	5.			funds v Account				nterest				
		none										
	6.	Has	the	Interest	Rate	Swap be	en Teri	minated?				No
	7.	Long	Teri	m Credit	Ratin	g of th	e Swap	Counter	party			AAA/Aaa
								MBNA AM NATIONA Service	L ASSO		ON,	
Dav	id M	artin	i									
								By: Name: Title:				

related Monthly Period which were

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MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$5.041667
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.182847
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.385184
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	\$58,853,180.28
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,044,130.94
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,750,025.85
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-D as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-D as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
	May	1, 1999 through May 31, 1999 1.18%	
	(i)	The Class A Floating Allocation with respect to the related Monthly 0.870	
	(j)	The Class B Floating Allocation with respect to the related Monthly 0.045	

of Principal Receivables processed

	(k)	The Collateral Floating Allocati with respect to the related Mont Period		
	(1)	The Fixed Investor Percentage wirespect to the related Monthly F		N/A
	(m)	The Class A Fixed Allocation wit respect to the related Monthly F		N/A
	(n)	The Class B Fixed Allocation wit respect to the related Monthly F		
	(0)	The Collateral Fixed Allocation respect to the related Monthly F		
3.	Deli	nquent Balances		
	The were	aggregate amount of outstanding k delinquent as of the end of the ted Monthly Period:		
			Percentage of Total Receivables	Account
	(a)	30 - 59 days:	1.75%	750,033,312.76
	(b)	60 - 89 days:	0.91%	388,027,802.14
	(c)	90 - 119 days:	0.67%	288,719,045.91
	(d)	120 - 149 days:	0.58%	249,005,026.65
	(e)	150 or more days:	0.98%	416,693,449.16
		Total	4.89%	2,092,478,636.62
4.	Inve	stor Default Amount		
	(a)	The Aggregate Investor Default A	Amount	\$2,033,304.38
	(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$1,768,974.74
	(c)	The Class B Investor Default Amo for the related Monthly Period	punt	\$91,498.72
	(d)	The Collateral Default Amount for the related Monthly Period	or	\$172,830.92
5.	Inve	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	Lated	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	Lated	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth i	in	

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

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,230,230.31
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$350,648.53
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$662,336.12
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	\$7,502,105.31
	(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 \$688,898.62 11. Swap Cash Flows (a) The amount of the Net Swap Receipt for the related Transfer Date \$451.028.54 -----(b) The amount of the Net Swap Payment for the related Transfer Date \$ 0.00 12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 14.57% -----(b) The Portfolio Adjusted Yield 6.09% _____ C. Floating Rate Determinations LIBOR rates for the Interest Period of May 17, 1999 through June 14, 1999: 4.90250% D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty 1. The Mark-to-Market Amount, if any, for the related Monthly Period. N/A _____ 2. Has the Interest Reserve Account been established? 3. Has the Interest Reserve Account been funded? No 4. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any \$ 0.00 5. How any funds withdrawn from the Interest Reserve Account were utilized? 6. Has the Interest Rate Swap been Terminated? No 7. Long Term Credit Rating of the Swap Counterparty AAA/Aaa -----MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer David Martini By: Name: David Martini Title: Vice President

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MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.126458
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	\$4.207014
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.448680
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

		of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	¢50 053 100 20
		the class A Certificates	\$58,853,180.28
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,044,130.94
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,750,025.85
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		May 1, 1999 through May 31, 1999 1.18%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period 0.870	
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045

(k)	The Collateral Floating Allocation with respect to the related Month Period			0.085	
(1)	The Fixed Investor Percentage wit respect to the related Monthly Pe			N/A	
(m)	The Class A Fixed Allocation with respect to the related Monthly Pe			N/A	
(n)	The Class B Fixed Allocation with respect to the related Monthly Pe			N/A	
(0)	The Collateral Fixed Allocation w respect to the related Monthly Pe		N/A		
Deli	nquent Balances				
were	aggregate amount of outstanding badelinquent as of the end of the otted Monthly Period:				
		Percentage of Total Receivables	Ac	regate count lance	
(a)	30 - 59 days:	1.75%	750 , 03	3,312.76	
(b)	60 - 89 days:	0.91%		7,802.14	
(c)	90 - 119 days:	0.67%	288,71	9,045.91	
(d)	120 - 149 days:	0.58%	249,00	5,026.65	
(e)	150 or more days:	0.98%	416,69	3,449.16	
	Total	4.89%	2,092,47	8,636.62	
Investor Default Amount					
(a)	The Aggregate Investor Default Am for the related Monthly Period	nount	\$2,033,	304.38	
(b)	The Class A Investor Default Amou for the related Monthly Period	int	\$1,768, 	974.74	
(c)	The Class B Investor Default Amou for the related Monthly Period	ınt	\$91,498 	.72	
(d)	The Collateral Default Amount for the related Monthly Period	:	\$172 , 83	0.92	
Inve	stor Charge Offs				
(a)	The aggregate amount of Class A Investor Charge Offs for the rela Monthly Period	ated	\$ 0.0	0	
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount		\$ 0.0 	0	
(c)	The aggregate amount of Class B Investor Charge Offs for the rela Monthly Period	ated	\$ 0.0	0	

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

7. Reallocations

6.

(a) The amount of Reallocated Collateral

		Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,779,201.77
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$350,648.53
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$662,336.12
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	\$7,051,076.77
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the	

			related Monthly Period which allocated in respect of the C Certificates		\$364,711. 	03
		(c)	The aggregate amount of Colle Finance Charge Receivables an Membership Fees processed dur related Monthly Period which allocated in respect of the C Interest	d Annual ing the were		62
	11.	Por	tfolio Yield			
		(a)	The Portfolio Yield for the re Monthly Period	lated		14.57%
		(b)	The Portfolio Adjusted Yield			5.94%
c.	LIBO	OR Det	terminations			
			tes for the Interest Period of 1999 through June 14, 1999:		4.90250%	
					ERICA BANK, L ASSOCIATION, r	
Dav	id Ma	artin:	i			
					David Martini Vice President	

1995-E

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F()KM	() h.	MON.I.H I ' A	CERTIFICATEHOLDERS'	STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$5.500000
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.625000
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.313654
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

		during the related Monthly Period which were allocated in respect of the Class A Certificates	\$ 61,559,069.34
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 2,536,773.92
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 3,551,482.29
2.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-F as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-F as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 455,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 455,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 18,750,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$ 26,250,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		May 1, 1999 through May 31, 1999 1.18%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period0.910	
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.038
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period0.053	

(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 Aggregate of Total Account Receivables Balance (a) 30 - 59 days: 1.75% 750,033,312.76 -----(b) 60 - 89 days: 0.91% 388,027,802.14 288,719,045.91 (c) 90 - 119 days: 0.67% (d) 120 - 149 days: 0.58% 249,005,026.65 -----_____ (e) 150 or more days: 0.98% 416,693,449.16 -----Total 4.89% 2,092,478,636.62 -----4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,033,303.99 -----(b) The Class A Investor Default Amount for the related Monthly Period \$1,850,306.77 -----(c) The Class B Investor Default Amount for the related Monthly Period \$76,248.87 (d) The Collateral Default Amount for the related Monthly Period \$106,748.35 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original \$ 0.00 certificate principal amount (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 _____

(e) The aggregate amount of Collateral

	Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$473 , 958.33
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$19,531.25
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$27,343.75
Real	locations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00

	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$26,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$18,750,000.00
3. Co	llect	ion of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$7,375,263.72
	(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	\$303,925.63
	(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	\$425,495.76
9.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
10.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,090,888.72
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$292,206.88
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$409,089.51

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date \$702,695.44

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

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.57%

(b) The Portfolio Adjusted Yield 4.69%

C. Floating Rate Determinations

LIBOR rates for the Interest Period

Collateral Interest Determination

May 17, 1999 through June 14, 1999: 4.90250%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:_____

Name: David Martini
Title: Vice President

1995-F

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.086181
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	\$4.166736
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.291597
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	000 070 764 50
	the Class A Certificates	\$88,279,764.59
(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	\$4,566,196.49
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,625,036.10
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	day of the foldess nomenty follow	
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$33,750,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$63,750,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	May 1, 1999 through May 31, 1999 1.77%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
/ = \	The Class P Floating Allegation	
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045

(k)	The Collateral Floating Allocati with respect to the related Mont Period			0.085
(1)	The Fixed Investor Percentage wirespect to the related Monthly F			N/A
(m)	The Class A Fixed Allocation wit respect to the related Monthly F			
(n)	The Class B Fixed Allocation wit respect to the related Monthly F		N/A	
(0)	The Collateral Fixed Allocation respect to the related Monthly E			N/A
Deli	nquent Balances			
were	aggregate amount of outstanding keedlinguent as of the end of the ted Monthly Period:			
		Percentage of Total Receivables	Aco	regate count lance
(a)	30 - 59 days:	1.75%	750,033	3 , 312.76
(b)	60 - 89 days:	0.91%	388,02	7,802.14
(c)	90 - 119 days:	0.67%	288,719	9,045.91
(d)	120 - 149 days:	0.58%	249,005	5,026.65
(e)	150 or more days:	0.98%	416,693	3,449.16
	Tota	al 4.89% :		3,636.62
Inve	stor Default Amount			
(a)	The Aggregate Investor Default $\it F$ for the related Monthly Period	Amount	\$3,049,9	956.31
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$2,653,4	461.91
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$137,248	3.10
(d)	The Collateral Default Amount for the related Monthly Period	or	\$259,246	5.30
Investor Charge Offs				
(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	Lated	\$ 0.00)
(b)	The aggregate amount of Class A Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00)
(c)	The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	Lated	\$ 0.00	0

3.

4.

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

Servicer for the related Monthly

Period

\$66,406.25

	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$63,750,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$33,750,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$10,168,802.10
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$525,972.76
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$993,503.61

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

of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$10,576,614.60

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

\$547,066.51

(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

\$1,033,347.36

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.57%

(b) The Portfolio Adjusted Yield

6.01% _____

C. LIBOR Determinations

LIBOR rates for the Interest Period of May 17, 1999 through June 14, 1999: 4.90250%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

Ву:__

Name: David Martini Title: Vice President

1995-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.134514
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	\$4.231180
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.432569
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

	which were allocated in respect of the Class A Certificates	\$58,853,180.28
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,044,130.94
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,750,025.85
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	May 1, 1999 through May 31, 1999 1.18%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
(j)	The Class B Floating Allocation with respect to the related Monthly 0.045	
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085

2.

Period

(1)	The Fixed Investor Percentage was respect to the related Monthly N		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly N		
(n)	The Class B Fixed Allocation with respect to the related Monthly D		
(0)	The Collateral Fixed Allocation respect to the related Monthly 1		
Deli	nquent Balances		
were	aggregate amount of outstanding l delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	30 - 59 days:		750,033,312.76
(b)	60 - 89 days:	0.91%	388,027,802.14
(c)	90 - 119 days:	0.67%	288,719,045.91
(d)	120 - 149 days:	0.58%	249,005,026.65
(e)	150 or more days:	0.98%	416,693,449.16
	Total	4.89% 2	2,092,478,636.62
Inve	stor Default Amount		
(a)	The Aggregate Investor Default a for the related Monthly Period	Amount	\$2,033,304.38
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$1,768,974.74
(c)	The Class B Investor Default Amore for the related Monthly Period	ount	\$91,498.72
(d)	The Collateral Default Amount for the related Monthly Period	or	\$172,830.92
Investor Charge Offs			
(a)	The aggregate amount of Class A Investor Charge Offs for the re- Monthly Period	lated	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth : 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the red Monthly Period	lated	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth : 5 (c) above per \$1,000 of origin		

4.

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

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,779,201.77
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$350,648.53
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$662,336.12
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	\$7,051,076.77
	(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 \$364,711.03 (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 \$688,898.62 Interest 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 14.57% -----(b) The Portfolio Adjusted Yield 5.93% -----C. LIBOR Determinations

LIBOR rates for the Interest Period of May 17, 1999 through June 14, 1999:

4.90250%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

Ву:___

Name: David Martini Title: Vice President

1995-J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.118403
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	\$4.223125
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.327847
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

		during the related Monthly Period which were allocated in respect of the Class A Certificates	\$82,394,450.01
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$4,261,781.16
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,050,031.61
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period	\$700,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period	\$700,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$609,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$609,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$31,500,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$59,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		May 1, 1999 through May 31, 1999 1.65%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period 0.085	

(1)	The Fixed Investor Percentage wirespect to the related Monthly F		N/A
(m)	The Class A Fixed Allocation wit	i.h	
	respect to the related Monthly F	PeriodN/A	
(n)	The Class B Fixed Allocation wit respect to the related Monthly E		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly F		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding ke delinquent as of the end of the sted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	30 - 59 days:	1.75%	750,033,312.76
(b)	60 - 89 days:	0.91%	388,027,802.14
(c)	90 - 119 days:	 0.67%	288,719,045.91
(d)	120 - 149 days:	0.58%	249,005,026.65
(e)	150 or more days:	0.98%	416,693,449.16
	Total	4.89%	2,092,478,636.62
Inve	estor Default Amount		
(a)	The Aggregate Investor Default A for the related Monthly Period	Amount	\$2,846,625.89
(b)	The Class A Investor Default Amo	punt	\$2,476,564.59
(c)	The Class B Investor Default Amo	ount	\$128,098.15
(d)	The Collateral Default Amount for the related Monthly Period	or	\$241,963.15
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	Lated	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	Lated	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth i 5 (c) above per \$1,000 of origin certificate principal amount		\$ 0.00

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

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$59,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$31,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,490,882.34
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$490,907.54
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$927,270.08
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	\$9,871,507.34
	(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	\$510,595.04
	(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

\$964,457.58 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.57% -----

(b) The Portfolio Adjusted Yield

5.96%

C. LIBOR Determinations

LIBOR rates for the Interest Period of May 17, 1999 through June 14, 1999: 4.90250%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:
Name: David Martini
Title: Vice President

1996-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.158681
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	\$4.247292
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.540609
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

		which were allocated in respect of the Class A Certificates	\$58,853,180.28
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,044,130.94
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,750,025.85
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		May 1, 1999 through May 31, 1999 1.18%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
	(j)	The Class B Floating Allocation with respect to the related Monthly 0.045	
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085

(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wirespect to the related Monthly		N/A
(n)	The Class B Fixed Allocation wirespect to the related Monthly		
(0)	The Collateral Fixed Allocation respect to the related Monthly		
Deli	nquent Balances		
were	aggregate amount of outstanding le delinquent as of the end of the sted Monthly Period:		
		of Total A	gregate ccount alance
(a)	30 - 59 days:	1.75%750,033,312	
(b)	60 - 89 days:	0.91%388,027,802	
(c)	90 - 119 days:	0.67%288,719,045	
(d)	120 - 149 days:	0.58%249,005,026	
(e)	150 or more days:	0.98%416,693,449	
	Total	, , ,	636.62
Inve	estor Default Amount		
(a)	The Aggregate Investor Default of the related Monthly Period	\$2,033	,304.38
(b)	The Class A Investor Default Ame for the related Monthly Period		, 974.74
(c)	The Class B Investor Default Amfor the related Monthly Period	ount \$91,49 	8.72
(d)	The Collateral Default Amount for the related Monthly Period	\$172,8	30 . 92
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period	\$ 0.	00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of original certificate principal amount		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 original certificate principal amount		00
(e)	The aggregate amount of Collate	ral	

(e) The aggregate amount of Collateral

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

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,779,201.77
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$350,648.53
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$662,336.12
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	\$7,051,076.77
		I. respect of the class h 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	\$364,711.03
	(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 \$688,898.62 Interest

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.57%

(b) The Portfolio Adjusted Yield

5.90% -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of May 17, 1999 through June 14, 1999: 4.90250%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:
Name: David Martini
Title: Vice President

1996-B

\$0.000000

FORM OF	MONTHLY	CERTIFICATEHOLDERS'	STATEMENT

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

of Class B Monthly Principal

- 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000
 - 2. The amount of distribution in respect
 - 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 \$4.062014
 - 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 \$4.174792
- 8. The amount of distribution in respect of Class B Deficiency Amounts \$0.000000
- 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 -----
- 10. The amount of distribution in respect of Collateral Monthly Interest \$4.372153
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000
- $\ensuremath{\mathtt{B.}}$ Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period

		which were allocated in respect of the Class A Certificates	\$58,853,180.28
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,044,130.94
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,750,025.85
2.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
		-	
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-C as of the end of the day on the last	
		day of the related Monthly Period	\$500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-C as of the end of the day on the	
		last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
		-	
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of	
		the end of the day on the last day of the related Monthly Period	\$22,500,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		May 1, 1999 through May 31, 1999 1.18%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period 0.870	
	(j)	The Class B Floating Allocation with respect to the related Monthly 0.045	
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period 0.085	

(1)) The Fixed Investor Percentage w respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wirespect to the related Monthly		
(n)) The Class B Fixed Allocation wirespect to the related Monthly		N/A
(0)) The Collateral Fixed Allocation respect to the related Monthly		
. De	linquent Balances		
The aggregate amount of outstanding balances in tweere delinquent as of the end of the day on the larelated Monthly Period:			
		Percentage of Total Receivables	Account
(a)) 30 - 59 days:	1.75%	750,033,312.76
(b)) 60 - 89 days:	0.91%	388,027,802.14
(c)) 90 - 119 days:	0.67%	288,719,045.91
(d)) 120 - 149 days:	0.58%	249,005,026.65
(e)) 150 or more days:	0.98%	416,693,449.16
	Total	4.89%	2,092,478,636.62
. In	vestor Default Amount		
(a)) The Aggregate Investor Default for the related Monthly Period	Amount	\$2,033,304.38
(b)) The Class A Investor Default Am for the related Monthly Period	ount	\$1,768,974.74
(c)) The Class B Investor Default Am for the related Monthly Period	ount	\$91,498.72
(d)) The Collateral Default Amount for the related Monthly Period	or	\$172,830.92
. In	vestor 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 original certificate principal amount	in	\$ 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 original certificate principal amount		\$ 0.00
		. 7	

(e) The aggregate amount of Collateral

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

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,779,201.77
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$350,648.53
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$662,336.12
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	\$7,051,076.77
	(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	\$364,711.03
	(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 \$688,898.62 Interest 11. Portfolio Yield (a) The Portfolio Yield for the related 14.57% Monthly Period (b) The Portfolio Adjusted Yield 6.02% -----C. LIBOR Determinations LIBOR rates for the Interest Period of May 17, 1999 through June 14, 1999: 4.90250% MBNA AMERICA BANK,

NATIONAL ASSOCIATION, Servicer

David Martini

By:
Name: David Martini
Title: Vice President

1996-C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

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

-		
1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.070069
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	\$4.182847
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.311736
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

	which were allocated in respect of the Class A Certificates	\$115,000,459.88
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$10,147,101.39
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$10,147,101.39
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-D as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-D as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$75,000,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	May 1, 1999 through May 31, 1999 2.35%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(j)	The Class B Floating Allocation with respect to the related Monthly	0.075
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075

Period

(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A
(n)	The Class B Fixed Allocation wi	th	
	respect to the related Monthly		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly		
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		of Total	Aggregate Account Balance
(a)	30 - 59 days:	1.75%	750,033,312.76
(b)	60 - 89 days:	0.91%	388,027,802.14
(c)	90 - 119 days:	0.67%	288,719,045.91
(d)	120 - 149 days:	0.58%	249,005,026.65
(e)	150 or more days:	0.98%	416,693,449.16
	Total	4.89%	2,092,478,636.62
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$4,066,608.42
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$3,456,617.06
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$304,995.68
(d)	The Collateral Default Amount f the related Monthly Period	or	\$304,995.68
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origi certificate principal amount	in	\$ 0.00

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

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$75,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Δπρί	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$13,246,715.44
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,168,828.09
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,168,828.09
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$13,777,965.44
	(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	\$1,215,703.09
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual	

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

\$1,215,703.09 _____

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.57% -----

(b) The Portfolio Adjusted Yield

6.02%

C. LIBOR Determinations

LIBOR rates for the Interest Period of May 17, 1999 through June 14, 1999:

4.90250%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:
Name: David Martini
Title: Vice President

1996-D

FODI	VI OF	MONTHIV	CERTIFICATEHOLDERS!	STATEMENT
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SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 _____ 4. The amount of distribution in respect of Class A Monthly Interest \$4.086181 5. The amount of distribution in respect \$0.000000 of Class A Deficiency Amounts _____ 6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$4.198958 8. The amount of distribution in respect of Class B Deficiency Amounts \$0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$4.412431 -----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	\$86,250,347.87
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,610,327.45
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,610,327.45
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
	(i)	May 1, 1999 through May 31, 1999 1.77% The Class A Floating Allocation with respect to the related Monthly Period	0.850
	(j)	The Class B Floating Allocation with respect to the related Monthly period	0.075

(k)	0.075			
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A 	
(m)	The Class A Fixed Allocation wi respect to the related Monthly			
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 	
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 	
Deli	nquent Balances			
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:			
	-	Percentage of Total Receivables	Account	
(a)	30 - 59 days:	1.75%	750,033,312.76	
(b)	60 - 89 days:	0.91%	388,027,802.14	
(c)	90 - 119 days:	0.67%	288,719,045.91	
(d)	120 - 149 days:	0.58%	249,005,026.65	
(e)	150 or more days:	0.98%	416,693,449.16	
	Total	4.89%	2,092,478,636.62	
Inve	stor Default Amount			
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$ 3,049,956.45	
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,592,462.87	
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$228,746.79	
(d)	The Collateral Default Amount f the related Monthly Period	or	\$228,746.79	
Investor Charge Offs				
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00	
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00	
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00	

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(d) The aggregate amount of Class B

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

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	s 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,935,036.82
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$876,621.29
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$876,621.29
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$10,333,474.32
	(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	\$911,777.54

Certificates

\$911,777.54

(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

\$911,777.54

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.57%

(b) The Portfolio Adjusted Yield

5.99%

C. LIBOR Determinations

LIBOR rates for the Interest Period of May 17, 1999 through June 14, 1999:

Class A and Class B determination -

4.90250%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:____

Name: David Martini Title: Vice President

1996-E

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SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.094236
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	\$4.231181
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.851643
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

		of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$57,500,230.08
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$5,073,547.78
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,073,547.78
2.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		May 1, 1999 through May 31, 1999 1.18%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
	(1)	mb Callatanal Blastica 233 continu	

(k) The Collateral Floating Allocation

	with respect to the related Mont Period	thly	0.075	
(1)	The Fixed Investor Percentage wirespect to the related Monthly I		N/A 	
(m)	The Class A Fixed Allocation wit respect to the related Monthly I		N/A 	
(n)	The Class B Fixed Allocation wit respect to the related Monthly I			
(0)	The Collateral Fixed Allocation respect to the related Monthly I		N/A 	
Deli	nquent Balances			
were	aggregate amount of outstanding ke delinquent as of the end of the ated Monthly Period:			
		Percentage of Total Receivables	Account	
(a)	30- 59 days:		750,033,312.76	
(b)	60 - 89 days:	0.91%	388,027,802.14	
(c)	90 - 119 days:	0.67%	288,719,045.91	
(d)	120 - 149 days:	0.58%	249,005,026.65	
(e)	150 or more days:	0.98%	416,693,449.16	
	Tota		2,092,478,636.62	
Investor Default Amount				
(a)	The Aggregate Investor Default $\it P$ for the related Monthly Period	Amount	\$2,033,304.10	
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$1,728,308.54	
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$152,497.78	
(d)	The Collateral Default Amount for the related Monthly Period	or	\$152,497.78	
Investor Charge Offs				
(a)	The aggregate amount of Class A Investor Charge Offs for the re- Monthly Period	lated	\$ 0.00	
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00	
(c)	The aggregate amount of Class B Investor Charge Offs for the re- Monthly Period	lated	\$ 0.00	

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(d) The aggregate amount of Class B

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

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,623,357.49
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$584,413.77
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$584,413.77
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	\$6,888,982.49
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were	

allocated in respect of the Class B Certificates $\ensuremath{\mathsf{B}}$

\$607,851.27

(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

\$607,851.27

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.57%

(b) The Portfolio Adjusted Yield

5.96%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

May 17, 1999 through June 14, 1999: 4.90250%

- -----

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

May 14, 1999 to June 14, 1999: 4.90000%

- -----

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:

Name: David Martini Title: Vice President

1996-G

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

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

\$0.000000

The amount of distribution in respect of Class B Monthly Principal

\$0.000000

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

\$0.000000

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

\$4.650000

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

of any accrued and unpaid Collateral Monthly Interest

\$0.000000

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

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

\$4.108333

\$0.000000

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

3. The amount of the current monthly

accumulation in respect of Class A Additional Interest

\$0.00000

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

\$4.245278

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

Deficiency Amounts

6. The amount of the current monthly

\$ 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.		mount of the current quarterly rest distribution in respect of S 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.	inter Class	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal	\$	0.000000
Info	ormati	on Regarding the Performance of the Trust		
1.	Colle	ection of Principal Receivables		
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of		
		the Class A Certificates	\$13	8,000,551.84
	(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	\$12 	,176,518.32
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$12	,176,518.32
2.	Princ	cipal Receivables in the Trust		
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period		,914,776,221.36
	(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		200,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-H as of the end of the day on the last day of the related Monthly Period		200,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period		020,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period		020,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the		

D.

	Class B Investor Interest as of the end of the day on the last of the related Monthly Period			,000.00
(g)	The amount of Principal Receival the Trust represented by the Co Interest as of the end of the d last day of the related Monthly	llateral ay on the	\$90,000	,000.00
(h)	The Floating Investor Percentag respect to the period:	e with		
	May 1, 1999 through May 31, 199	9 2.83%		
(i)	The Class A Floating Allocation with respect to the related Mon Period			0.850
(j)	The Class B Floating Allocation with respect to the related Mon period		0.075	
(k)	The Collateral Floating Allocat with respect to the related Mon Period			0.075
(1)	The Fixed Investor Percentage w respect to the related Monthly			N/A
(m)	The Class A Fixed Allocation wi respect to the related Monthly			
(n)	The Class B Fixed Allocation wi respect to the related Monthly			N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly			N/A
Deli	nquent Balances			
were	aggregate amount of outstanding adelinquent as of the end of the sted Monthly Period:			
		Percentage of Total Receivables	Ac	regate count lance
(a)	30 - 59 days:	1.75%	750,03	3,312.76

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			Percentage of Total eceivables	Aggregate Account Balance
(a)	30 - 59 days:		1.75%	750,033,312.76
(b)	60 - 89 days:		0.91%	388,027,802.14
(c)	90 - 119 days:		0.67%	288,719,045.91
(d)	120 - 149 days:		0.58%	249,005,026.65
(e)	150 or more days:		0.98%	416,693,449.16
		Total	4.89%	2,092,478,636.62

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$4,879,929.90
(b)	The Class A Investor Default Amount for the related Monthly Period	\$4,147,940.48

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

\$365,994.71

	(d)	The Collateral Default Amount for the related Monthly Period	\$365	5,994.71
5.	Inves	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$	0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$	0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$	0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$	0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$	0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$	0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$	0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00

6. Investor Servicing Fee

(a) The amount of the Class A Servicing

		Fee payable by the Trust to the Servicer for the related Monthly	41 050 500 00
		Period	\$1,062,500.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly	
		Period	\$93,750.00
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$750,000.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$90,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$90,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Inter	est Funding Account	
	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$4,572,575.00

(d)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$4,190,500.00
(c)	The aggregate amount deposited into	
	the Interest Funding Account with	
	respect to the Class B Certificates on the related Transfer Date	\$382,075.00
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related	
	Transfer Date	\$ 0.00
10. Ava	ilable Funds	
(a)	The amount of Class A Available Funds	
	on deposit in the Finance Charge Account on the related Transfer Date	\$15,896,058.38
(b)	The amount of Class B Available Funds	
	on deposit in the Finance Charge Account on the related Transfer Date	\$1,402,593.14
(c)	The amount of Collateral Available	
	Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,402,593.14
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	\$16,533,558.38
(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	\$1,458,843.14
(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	\$1,458,843.14
12. Por	tfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	14.57%
(b)	The Portfolio Adjusted Yield	6.00%
LIBOR De	terminations	
LIBOR ra	tes for the related Interest Period:	
		F 000000
Class A	and Class B determination -	5.00000%

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(b) The aggregate amount deposited into

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:
Name: David Martini
Title: Vice President

1996-Н

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.070069
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	\$4.239236
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.693056
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	\$115,000,459.88
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$10,147,101.39
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$10,147,101.39
2.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$75,000,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		May 1, 1999 through May 31, 1999 2.35%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
	(j)	The Class B Floating Allocation with respect to the related Monthly period 0.075	

(k)	The Collateral Floating Allocat with respect to the related Mon Period 0.075			
(1)	The Fixed Investor Percentage w respect to the related Monthly			N/A
(m)	The Class A Fixed Allocation wi respect to the related Monthly			N/A
(n)	The Class B Fixed Allocation wi respect to the related Monthly			N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A	
Deli	nquent Balances			
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:			
		Percentage of Total Receivables	Aco	regate count lance
(a)	30 - 59 days:	1.75%	750,033	,312.76
(b)	60 - 89 days:	0.91%	388,027	
(c)	90 - 119 days:	0.67%	288,719	
(d)	120 - 149 days:	0.58%	249,005	,026.65
(e)	150 or more days:	0.98%	416,693	,449.16
	Total	4.89%	2,092,4	78,636.62
Inve	stor Default Amount			
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$ 4,066	,608.42
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$3,456,	617.06
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$304,99	5.68
(d)	The Collateral Default Amount f the related Monthly Period	or	\$304,999	5.68
Investor Charge Offs				
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00	0
(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	0
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00	0

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

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

 (b) The amount of Reallocated Class B
- \$ 0.00
- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date
- \$ 0.00
- (c) The Collateral Interest as of the close of business on this Distribution Date
- \$75,000,000.00 -----
- (d) The Class B Investor Interest as of the close of business on this Distribution Date
- \$75,000,000.00

8. Principal Funding Account

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

9. Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- \$13,246,715.44
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- \$1,168,828.09
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- \$1,168,828.09

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 allocated in respect of the Class B Certificates

\$1,215,703.09 -----

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

\$1,215,703.09 _____

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.57%

(b) The Portfolio Adjusted Yield

6.00%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

May 17, 1999 through June 14, 1999: Class A and Class B determination -

4.90250%

May 14, 1999 to June 14, 1999: Collateral Interest determination -

4.90000% -----

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:
Name: David Martini
Title: Vice President

1996-J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.053958
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	\$4.231181
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.736111
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

		of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$115,000,459.88
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$10,147,101.39
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$10,147,101.39
2.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		May 1, 1999 through May 31, 1999 2.35%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period 0.850	
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.075

(k) The Collateral Floating Allocation

			with respect to the related Period	Monthl	-У		0.075
	(]		The Fixed Investor Percentage respect to the related Month		N/A		
	(r		The Class A Fixed Allocation respect to the related Month	riod		N/A	
	(r	,	The Class B Fixed Allocation respect to the related Month		riod		N/A
	(0		The Collateral Fixed Allocarespect to the related Month				N/A
	3. De	elin	nquent Balances				
	We	ere	aggregate amount of outstand delinquent as of the end of ted Monthly Period:				
					Percentage of Total eceivables	Acc	count
	(ā	a)	30 - 59 days:		1.75%		3,312.76
	(k	b)	60 - 89 days:		0.91%	388,027	7,802.14
	((c)	90 - 119 days:		0.67%	288,719	9,045.91
	(0	d)	120 - 149 days:		0.58%	249,005	5,026.65
	(€	e)	150 or more days:		0.98%		3,449.16
			То	tal	4.89%		3,636.62
	4. Ir	nves	stor Default Amount				
	(8	a)	The Aggregate Investor Defar for the related Monthly Per		ount	\$ 4,066,	608.42
	(k	b)	The Class A Investor Defaultor the related Monthly Per		nt	\$3,456,6	517.06
	((c)	The Class B Investor Defaultor the related Monthly Per		nt	\$304,995	5.68
	(0		The Collateral Default Amounther related Monthly Period	nt for		\$304,995	5.68
5.	Invest	tor	Charge Offs				
	(8		The aggregate amount of Clas Investor Charge Offs for the Monthly Period		ced	\$ 0.00)
	(k		The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount)
	(0		The aggregate amount of Clas Investor Charge Offs for the Monthly Period		ced	\$ 0.00)
	(c	d)	The aggregate amount of Cla: Investor Charge Offs set for 5 (c) above per \$1,000 of or certificate principal amount	rth in riginal	-	\$ 0.00)

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

7.

6.

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

(b) The amount of Reallocated Class B Principal Collections with respect to \$ 0.00 this Distribution Date (c) The Collateral Interest as of the close of business on this Distribution Date \$75,000,000.00 (d) The Class B Investor Interest as of the close of business on this Distribution \$75,000,000.00 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) -----(b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 (d) The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$13,246,715.44 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,168,828.09 (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,168,828.09 10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$13,777,965.44 (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 \$1,215,703.09

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

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

\$1,215,703.09 _____

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

14.57%

(b) The Portfolio Adjusted Yield

6.01%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

May 17, 1999 through June 14, 1999: Class A and Class B determination - 4.90250%

May 14, 1999 to June 14, 1999: ay 14, 1999 to June 14, 1999:

Collateral Interest determination - 4.90000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

Title: Vice President

1996-K

\$4.639322

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Collateral Monthly Interest
 - 5. The amount of distribution in respect
 - of any accrued and unpaid Collateral Monthly Interest \$0.000000
- B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of the current monthly accumulation in respect of Class A Monthly Interest \$4.051944 -----
 - 2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts \$0.000000
 - 3. The amount of the current monthly accumulation in respect of Class A Additional Interest \$0.000000
 - _____ 4. The amount of the current monthly accumulation in respect of Class ${\tt B}$ Monthly Interest \$4.221111
 - 5. The amount of the current monthly
 - accumulation in respect of Class B Deficiency Amounts \$ 0.000000 6. The amount of the current monthly accumulation in respect of Class B Additional Interest \$0.000000

1.		total amount of distribution from Interest Funding Account	\$ 0.00
2.		amount of the current quarterly rest distribution in respect of s A	\$ 0.00
3.	inte Clas	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal nt	\$ 0.000000
4.		amount of the current quarterly rest distribution in respect of s B	\$ 0.00
5.	inte Clas	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$ 0.000000
Inf	ormat	ion Regarding the Performance of the Trust	
1.	Coll	ection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$57,500,230.08
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$5,073,547.78
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,073,547.78
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00

D.

(f)	The amount of Principal Receival in the Trust represented by the Class B Investor Interest as of the end of the day on the last of of the related Monthly Period		0,000.00	
(g)	The amount of Principal Receival the Trust represented by the Co. Interest as of the end of the da last day of the related Monthly	\$37,500	0,000.00	
(h)	The Floating Investor Percentage respect to the period:	e with		
	May 1, 1999 through May 31, 199	9 1.18%		
(i)	The Class A Floating Allocation with respect to the related Mon-Period 0.850	thly		
(j)	The Class B Floating Allocation			
.3.	with respect to the related Mon- period	thly		0.075
(k)	The Collateral Floating Allocat			
	with respect to the related Mon- Period	thly		0.075
(1)	The Fixed Investor Percentage warespect to the related Monthly			N/A
(m)	The Class A Fixed Allocation wirespect to the related Monthly	N/A		
(n)	The Class B Fixed Allocation wirespect to the related Monthly		N/A	
(0)	The Collateral Fixed Allocation respect to the related Monthly			N/A
Deli	nquent Balances			
The were	aggregate amount of outstanding le delinquent as of the end of the etcd Monthly Period:			
		Percentage of Total Receivables	Ac	gregate count llance
(a)	30 - 59 days:	1.75%	750,03	33,312.76
(b)	60 - 89 days:	0.91%	388,02	27,802.14
(c)	90 - 119 days:	0.67%		.9,045.91
(d)	120 - 149 days:	0.58%		 05,026.65
(e)	150 or more days:	0.98%		3,449.16
	Total	4.89%		478,636.62
Inve	estor Default Amount			
(a)	The Aggregate Investor Default a for the related Monthly Period	Amount	\$2,033,	304.10
(b)	The Class A Investor Default Ame for the related Monthly Period	ount	\$1,728,	308.54

\$152,497.78 -----

(d) The Collateral Default Amount for

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

3.

4.

5. Investor Charge Offs

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

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

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

		Period	\$442,708.33
	(1-)	The ansurate of the Class D Canadains	
	(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	
	(α)	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	
	(2)	Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the	
	(0)	close of business on this Distribution Date	\$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 Finance Charge Account on the related	e
			\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the	
		related Transfer Date	\$ 0.00
9.	Inter	rest Funding Account	
	(a)	The aggregate amount on deposit in the Interest Funding Account on	
		the related Transfer Date (after taking into account deposits on such date	
		but prior to withdrawals)	\$1,880,368.06

(b) The aggregate amount deposited into

\$442,708.33

Period

	the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$1,722,076.39 				
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$158,291.67				
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00				
10. Av	ailable Funds					
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,623,357.49 				
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$584,413.77				
(0)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$584,413.77				
11. Co	llection of Finance Charge Receivables					
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,888 , 982.49				
(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	\$607,851.27				
(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	\$607,851.27				
12. Po	rtfolio Yield					
(a)	The Portfolio Yield for the related Monthly Period	14.57% 				
(b)	The Portfolio Adjusted Yield	6.06%				
LIBOR Determinations						
LIBOR r	ates for the related Interest Period:					
Class A	and Class B determination -	5.00000%				
Collate	ral Interest determination -	4.90000%				

Ε.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

1996-L

CLASS B CUSIP 55262TBW2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

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

 1. The amount of distribution in respect
 - of Class A Monthly Principal \$0.000000
 - 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000
 - 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000
 - 4. The amount of distribution in respect of Collateral Monthly Interest \$4.852361
 - 5. The amount of distribution in respect
 of any accrued and unpaid Collateral
 Monthly Interest \$0.000000
- B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - accumulation in respect of Class A
 Monthly Interest \$4.132500
 - 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 \$4.309722
 - 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

1. The amount of the current monthly

	the I	Interest Funding Account	\$ 0.00
2.		mount of the current quarterly rest distribution in respect of	\$ 0.00
3.	The a	amount of the current quarterly rest distribution in respect of a A set forth in 2 above per \$1,000 riginal certificate principal	\$ 0.000000
4.		amount of the current quarterly rest distribution in respect of B	\$ 0.00
5.	inter	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal at	\$ 0.000000
Info	ormati	on Regarding the Performance of the Trust	
1.	Colle	ection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$57,500,230.08
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$5,073,547.78
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,073,547.78
2.	Princ	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(f)	The amount of Principal Receivables	

D.

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

\$37,500,000.00

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

\$37,500,000.00

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

May 1, 1999 through May 31, 1999 1.18%

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

0.850

(j) The Class B Floating Allocation with respect to the related Monthly period 0.075

 $\begin{array}{lll} \text{(k)} & \text{The Collateral Floating Allocation} \\ & \text{with respect to the related Monthly} \\ & \text{Period} & \text{0.075} \end{array}$

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

N/A

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

N/A

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

N/A

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

3. Delinquent Balances

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

		1	Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.75%	750,033,312.76
(b)	60 - 89 days:		0.91%	388,027,802.14
(c)	90 - 119 days:		0.67%	288,719,045.91
(d)	120 - 149 days:		0.58%	249,005,026.65
(e)	150 or more days:		0.98%	416,693,449.16
		Total	4.89%	2,092,478,636.62

4. Investor Default Amount

(a)	The	Aggı	regate	Ιı	nvestor	Default	Amount
	for	the	relate	ed	Monthly	Period	

\$2,033,304.10

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

\$1,728,308.54

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

\$152,497.78

	(d)	The Collateral Default Amount for the related Monthly Period	\$152,497.78
5.	Inve	stor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33
		101104	
	(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)	\$1,917,927.08

\$1,917,927.08 -----

(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$1,756,312.50 	
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$161,614.58	
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00	
10. Ava	ilable Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,623,357.49	
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$584,413.77	
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$584,413.77	
11. Col	lection of Finance Charge Receivables		
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,888,982.49	
(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	\$607,851.27	
(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	\$607,851.27	
12. Portfolio Yield			
(a)	The Portfolio Yield for the related Monthly Period	14.57%	
(b)	The Portfolio Adjusted Yield	5.95%	
LIBOR De	terminations		
LIBOR ra	tes for the related Interest Period:		
Class A and Class B determination - 5.00000%			
Collater	al Interest determination -	4.90000%	

E.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:
Name: David Martini
Title: Vice President

1996-M

FORM OF MONTHLY CERTIFICATEHOLDERS'STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

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

1. The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Class C Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.078125
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	\$4.231181
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Class C Monthly Interest	\$4.714514
11. The amount of distribution in respect of Class C Deficiency Amounts	\$0.000000
12. The amount of distribution in respect of Class C Additional Interest	\$ 0.000000

- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables

	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$115,000,459.88
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$10,147,101.39
	(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	\$10,147,101.39
2.	Prir	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
	(h)	The amount of Principal Receivables in the Trust represented by the Class C Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
	(i)	The amount of Principal Receivables in the Trust represented by the Class C Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00

	(j)	The Floating Investor Percentage respect to the period:	ge with	
		May 1, 1999 through May 31, 199	99 2.35%	
	(k)	The Class A Floating Allocation with respect to the related Mon Period		0.850
	(1)	The Class B Floating Allocation with respect to the related Mor Period		0.075
	(m)	The Class C Floating Allocation with respect to the related Mor Period 0.075		
	(n)	The Fixed Investor Percentage verspect to the related Monthly		N/A
	(0)	The Class A Fixed Allocation was respect to the related Monthly		N/A
	(p)	The Class B Fixed Allocation we respect to the related Monthly		N/A
	(q)	The Class C Fixed Allocation we respect to the related Monthly		N/A
3.	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:			
			of Total	Aggregate Account Balance
	(a)	30 - 59 days:	1.75%	750,033,312.76
	(b)	60 - 89 days:	0.91%	388,027,802.14
	(c)	90 - 119 days:	0.67%	288,719,045.91
	(d)	120 - 149 days:	0.58%	249,005,026.65
	(e)	150 or more days:	0.98%	416,693,449.16
		Total		2,092,478,636.62
4.	Inve	stor Default Amount		
	(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$ 4,066,608.42
	(b)	The Class A Investor Default Ar for the related Monthly Period	nount	\$3,456,617.06
	(c)	The Class B Investor Default Ar for the related Monthly Period	nount	\$304,995.68

5. Investor Charge Offs

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

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

\$ 0.00

\$304,995.68

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

6.

Period

\$78,125.00

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

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

\$ 0.00

		(b)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
		(c)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
		(d)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
		(e)	The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00
	10.	Ava	ilable Funds	
		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$13,246,715.44
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,168,828.09
		(c)	The amount of Class C Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,168,828.09
	11.	Col	lection of Finance Charge Receivables	
		(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$13,777,965.44
		(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	\$1,215,703.09
		(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests	\$1,215,703.09
	10	Don	tfolio Yield	
	⊥∠.	Pori	The Portfolio Yield for the related	
		(a)	Monthly Period	14.57%
		(b)	The Portfolio Adjusted Yield	5.97%
C.	LIBC	R De	terminations	
	LIBC	R rat	tes for the Interest Period of	

May 17, 1999 through June 14, 1999: 4.90250%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

1997-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of June 15, 1999, and with respect to the performance of the trust during the month of May, 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 \$4.037847 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 \$4.190903 _____ 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 \$4.736111 _____ 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 Frincipal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest Frincipal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period (b) The amount of Principal Receivables in the Trust represented by the Interest 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 (c) 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 (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period (e) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period (f) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest 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 B Adjusted Interest 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 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 Class B Adjusted Interest as of the en			
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(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period Which were allocated in respect of the Collateral Interest \$7,610,327.45 Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$41,914,776,221.36 (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-C as of the end of the day on the last day of the related Monthly Period \$750,000,000.00 (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-C as of the end of the day on the last day of the related Monthly Period \$750,000,000.00 (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00 (e) The amount of Principal Receivables in the Trust represented by the Class B 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 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 (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00	(b)	of Principal Receivables processed during the related Monthly Period which were allocated in respect of	
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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: May 1, 1999 through May 31, 1999 1.77% (j) The Class A Floating Allocation with respect to the related Monthly Period 0.850	(b)	in the Trust represented by the Investor Interest of Series 1997-C as of the end of the day on the last	
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: May 1, 1999 through May 31, 1999 1.77% (j) The Class A Floating Allocation with respect to the related Monthly Period 0.850	(c)	in the Trust represented by the Adjusted Investor Interest of Series 1997-C as of the end of the day on the	
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: May 1, 1999 through May 31, 1999 1.77% (j) The Class A Floating Allocation with respect to the related Monthly Period 0.850	(d)	in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of	
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: May 1, 1999 through May 31, 1999 1.77% (j) The Class A Floating Allocation with respect to the related Monthly Period 0.850	(e)	in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last	
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: May 1, 1999 through May 31, 1999 1.77% (j) The Class A Floating Allocation with respect to the related Monthly Period 0.850	(f)	in the Trust represented by the Class B Investor Interest as of the end of the day on the last day	
 (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: May 1, 1999 through May 31, 1999 1.77% (j) The Class A Floating Allocation with respect to the related Monthly Period 0.850 	(g)	the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related	
respect to the period: May 1, 1999 through May 31, 1999 1.77% (j) The Class A Floating Allocation with respect to the related Monthly Period 0.850	(h)	the Trust represented by the Collateral Interest as of the end of the day on the	\$56,250,000.00
(j) The Class A Floating Allocation with respect to the related Monthly Period 0.850	(i)		
with respect to the related Monthly Period 0.850		May 1, 1999 through May 31, 1999 1.77%	
	(j)	with respect to the related Monthly	

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

2.

	period		0.075
(1)	The Collateral Floating Allocat with respect to the related Mon Period		0.075
(m)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(n)	The Class A Fixed Allocation wi respect to the related Monthly		N/A
(0)	The Class B Fixed Allocation wi respect to the related Monthly		N/A
(p)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	30 - 59 days:	1.75%	750,033,312.76
(b)	60 - 89 days:	0.91%	388,027,802.14
(c)	90 - 119 days:	0.67%	288,719,045.91
(d)	120 - 149 days:	0.58%	249,005,026.65
(e)	150 or more days:	0.98%	416,693,449.16
	Total	4.89%	2,092,478,636.62
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,049,956.45
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,592,462.87
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$228,746.79
(d)	The Collateral Default Amount f the related Monthly Period	or	\$228,746.79
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00

3.

4.

5.

(d) The aggregate amount of Class B

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

\$ 0.00

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

6.

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$	0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$	0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56 	,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56 	,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date		,250,000.00
8.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$	0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
9.	Avai	lable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,	935 , 036.82

(b) The amount of Class B Available Funds

		on deposit in the Finance Charg on the related Transfer Date	je Account	\$876,621.29
	(c)	The amount of Collateral Availa Funds on deposit in the Finance Account on the related Transfer	e Charge	\$876,621.29
10.	Coll	ection of Finance Charge Receiva	ables	
	(a)	The aggregate amount of Collect of Finance Charge Receivables a Membership Fees processed durin related Monthly Period, allocat in respect of the Class A Certi	and Annual ng the ced	\$10,333,474.32
	(b)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed during related Monthly Period which we allocated in respect of the Clar Certificates	Annual ng the ere	\$911,777.54
	(c)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed during related Monthly Period which we allocated in respect of the Col Interest	Annual ng the ere	\$911,777.54
11.	Port	folio Yield		
	(a)	The Portfolio Yield for the rel Monthly Period	lated	14.57%
	(b)	The Portfolio Adjusted Yield		6.03%
Floa	ating	Rate Determinations		
		tes for the related Interest Per and Class B determination -	riod:	4.90250%
Col	llater	al Interest determination -		4.90000%
			MBNA AMERICA NATIONAL ASSO Servicer	
rid N	Martin	i		

Dav:

By:
Name: David Martini
Title: Vice Presiden

C.

	CUSIP 55262TCF8 CUSIP 55262TCG6	Exhibit 20.2
FORM O	MONTHLY CERTIFICATEHOLDERS' STATEMENT	
SERIES	1997-E	
MBNA AM	MERICA BANK, NATIONAL ASSOCIATION	
MBNA MA	ASTER CREDIT CARD TRUST II	
MONTHLY	PERIOD ENDING MAY 31, 1999	
the Dispersors	Formation which is required to be prepared stribution Date of June 15, 1999, and with mance of the trust during the month of May, orth below.	respect to the 1999 is
meaning	gs set forth in the Pooling and Servicing A	greement.
Dis	Formation Regarding the Current Monthly stribution to Certificateholders (Stated on 000 Original Certificate Principal Amount)	
1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Collateral Monthly Interest	\$4.624167
5.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000
Funding	Formation Regarding the current Monthly Acc g Account (Stated on the Basis of \$1,000 Or oal Amount).	
1.	The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$4.092222
2.	The amount of the current monthly accumulation in respect of Class A Deficiency Amounts	\$0.00000
3.	The amount of the current monthly accumulation in respect of Class A Additional Interest	\$0.00000
4.	The amount of the current monthly accumulation in respect of Class B Monthly Interest	\$4.253333

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

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

Deficiency Amounts

\$0.000000

\$ 0.000000

Inf	ormat	ion Regarding the Current Quarterly Interest	Dis	tribution
1.		total amount of distribution from Interest Funding Account	\$	0.00
2.		amount of the current quarterly rest distribution in respect of s A		0.00
3.	inte Clas	amount of the current quarterly trest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal nt	\$	0.000000
4.		amount of the current quarterly crest distribution in respect of s B	\$	0.00
5.	inte Clas	amount of the current quarterly trest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt		0.000000
Inf	ormat	ion Regarding the Performance of the Trust		
1.	Coll	ection of Principal Receivables		
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$86	,250,347.87
	(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		610,327.45
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7 ,	610,327.45
2.	Prin	cipal Receivables in the Trust		
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period		,914,776,221.36
	(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		0,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-E as of the end of the day on the last day of the related Monthly Period	\$75 	0,000,000.00
	(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		7,500,000.00

(e) The amount of Principal Receivables

C.

D.

	in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$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:	
	May 1, 1999 through May 31, 1999 1.77%	
(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 Period0.075	
(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	N / 7.

3. Delinquent Balances

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

respect to the related Monthly Period

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.75%	750,033,312.76
(b)	60 - 89 days:		0.91%	388,027,802.14
(c)	90 - 119 days:		0.67%	288,719,045.91
(d)	120 - 149 days:		0.58%	249,005,026.65
(e)	150 or more days:		0.98%	416,693,449.16
		mo+ol	4 00%	0 002 479 636 62

Total 4.89% 2,092,478,636.62

N/A

\$ 0.000000

4.	Inve	stor Default Amount		
	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3, 	.049,956.45
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,	.592 , 462 . 87
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$22	28,746.79
	(d)	The Collateral Default Amount for the related Monthly Period		28,746.79
5.	Inve	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$	0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$	0.000000
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$	0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$	0.000000
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$	0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$	0.000000
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.000000
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri-		

bution Date

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

8.

	Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Inter	rest Funding Account	
(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$5,990,708.34
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$2,608,791.67
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$239,250.00
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$13,040.84
10. Ava	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,948,077.66
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$876,621.29
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$876,621.29
11. Col	lection of Finance Charge Receivables	

The aggregate amount of Collections of Finance Charge Receivables and Annual

(a)

		Membership Fees processed duri related Monthly Period, alloca in respect of the Class A Cert	ted		346,515.16
(1	b)	The aggregate amount of Collec Finance Charge Receivables and Membership Fees processed duri related Monthly Period which w allocated in respect of the Cl Certificates	Annual ng the ere	\$911 ,	777.54
(<	c)	The aggregate amount of Collec Finance Charge Receivables and Membership Fees processed duri related Monthly Period which w allocated in respect of the Co Interest	Annual ng the ere	\$911 ,	777.54
12.	Port	cfolio Yield			
(6	a)	The Portfolio Yield for the re Monthly Period	lated		14.59%
(1	b)	The Portfolio Adjusted Yield			6.01%
E. Float:	ing E	Rate Determinations			
		tes for the related Interest Pe and Class B determination -	riod:		5.00000%
Colla	atera	al Interest determination -		-	4.90000%
				ERICA BANK, L ASSOCIATI r	
Bruce Cre	escer	nzo			
			By: Name:	Bruce Cres	scenzo
				Vice Presi	

1997-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

- A. Information Regarding the Current Monthly
 Distribution to Certificateholders (Stated on the Basis of
 \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$5.500000 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 -----6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$4.182847 -----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 \$4.676395 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	\$81,176,794.12
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,170,617.71
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,170,617.71
2.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-F as of the end of the day on the last day of the related Monthly Period	\$706,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-F as of the end of the day on the last day of the related Monthly Period	\$706,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$600,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$600,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$53,000,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$53,000,000.00
	(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$53,000,000.00
	(i)	The Floating Investor Percentage with respect to the period:	
		May 1, 1999 through May 31, 1999 1.66%	

(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 Mont Period	chly	0.075
	(1)	The Collateral Floating Allocati with respect to the related Mont Period		0.075
	(m)	The Fixed Investor Percentage wirespect to the related Monthly F		N/A
	(n)	The Class A Fixed Allocation wit respect to the related Monthly F		N/A
	(0)	The Class B Fixed Allocation wit respect to the related Monthly F		N/A
	(p)	The Collateral Fixed Allocation respect to the related Monthly F		N/A
3.	Deli	nquent Balances		
	were	aggregate amount of outstanding ke delinquent as of the end of the ated Monthly Period:		
			Percentage of Total Receivables	
	(a)	30 - 59 days:		750,033,312.76
	(b)	60 - 89 days:	0.91%	388,027,802.14
	(c)	90 - 119 days:	0.67%	288,719,045.91
	(d)	120 - 149 days:	0.58%	249,005,026.65
	(e)	150 or more days:	0.98%	416,693,449.16
		Total	4.89%	2,092,478,636.62
4.	Inve	estor Default Amount		
	(a)	The Aggregate Investor Default A for the related Monthly Period	Amount	\$2,871,025.48
	(b)	The Class A Investor Default Amo for the related Monthly Period	punt	\$2,439,964.96
	(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$215,530.26
	(d)	The Collateral Default Amount for the related Monthly Period	or	\$215,530.26
5.	Inve	estor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00

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

(c) The aggregate amount of Class B Investor Charge Offs for the related \$ 0.00 Monthly Period (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 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 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 \$ 0.00 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 \$ 0.00 this Distribution Date 6. Investor Servicing Fee (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$625,000.01 _____ (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$55,208.33

(c) The amount of the Collateral Servicing Fee payable by the Trust to the $\,$

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

9.	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	\$905,450.67
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
11.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 10,256,072.90
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$825,971.79
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$825,971.79
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	\$ 10,631,072.90
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 859,096.79
	(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	\$ 859,096.79
10	ъ		

Finance Charge Account on the related

\$ 0.00

Transfer Date

(b) The Portfolio Adjusted Yield 6.09% -----C. Floating Rate Determinations LIBOR rates for the related Interest Period: Class A and Class B determination -4.90250% _____ Collateral Interest determination -4.90000% D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty 1. Has the Interest Reserve Account been No established? 2. Has the Interest Reserve Account been No funded? ----3. The aggregate amount of funds withdrawn from \$0.00the Interest Reserve Account, if any 4. How any funds withdrawn from the Interest Reserve Account were utilized? N/A 5. Has the Interest Rate Swap been Terminated? No MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer David Martini Name: David Martini
Title: Vice Presiden

Exhibit 20.27

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$5.458333
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.198958
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	\$4.779167
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

		of Principal Receivables processed during the related Monthly Period, wich were allocated in respect of the Class A Certificates	\$86,250,347.87
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,610,327.45
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,610,327.45
2.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$41,914,776,221.36
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-I as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-I as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637 , 500 , 000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56 , 250,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
	(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56 , 250 , 000.00
	(i)	The Floating Investor Percentage with respect to the period:	

May 1, 1999 through May 31, 1999 1.77%

of Principal Receivables processed

(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(k)	The Class B Floating Allocation with respect to the related Monthly Period	0.075
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

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)	30 - 59 days:		1.75%	750,033,312.76
(b)	60 - 89 days:		0.91%	388,027,802.14
(c)	90 - 119 days:		0.67%	288,719,045.91
(d)	120 - 149 days:		0.58%	249,005,026.65
(e)	150 or more days:		0.98%	416,693,449.16
		Total	4.89%	2,092,478,636.62

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,049,956.45
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,592,462.87
(c)	The Class B Investor Default Amount for the related Monthly Period	\$228,746.79
(d)	The Collateral Default Amount for the related Monthly Period	\$228,746.79

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

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

(c) The amount of the Collateral Servicing

6.

		Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75		
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00		
7.	Real	locations			
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00		
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00		
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00		
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00		
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$56,250,000.00		
8.	Coll	ection of Finance Charge Receivables			
	(a)	Class A Available Funds plus Servicer Interchange Allocated to Class A	\$ 11,251,657.07		
	(b)	Class B Available Funds plus Servicer Interchange Allocated to Class B	\$ 911,777.54		
	(c)	Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest	\$ 911,777.54		
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		
		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.		rve Account			
		The Reserve Draw Amount on the related Transfer Date	\$ 0.00		

	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
11.	Swap	Reserve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
12.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$918,182.75
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
13. Ava	ailab	le Funds	
		The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$10,853,219.57
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 876,621.29
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 876,621.29
14.	Port	folio Yield	
	(a)	The Portfolio Yield for the related Monthly Period14.57%	
	(b)	The Portfolio Adjusted Yield6.05%	
C Float	-ina	Rate Determinations	
	_	tes for the related Interest Period:	
Clas	ss B	determination -4.90250%	
Coll	later	al Interest determination -4.90000%	
		ion regarding the status of the Rate Swap and the Swap Counterparty	
1.		the Interest Reserve Account been blished?No	
2.		the Interest Reserve Account been ed?No	
3.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$0.00

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

5. Has the Interest Rate Swap been Terminated?

No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1997-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of June 15, 1999, and with respect to the performance of the trust during the month of May, 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 \$4.045903 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 \$4.190903 _____ 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 \$4.757639 _____ 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

(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:

May 1, 1999 through May 31, 1999 1.77%

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

0.850

\$56,250,000.00

(k)	The Class B Floating Allocation with respect to the related Monperiod	thly	0.075			
(1)	The Collateral Floating Allocat: with respect to the related Mon-Period		0.075			
(m)	The Fixed Investor Percentage warespect to the related Monthly		N/A 			
(n)	The Class A Fixed Allocation wirespect to the related Monthly		N/A 			
(0)	The Class B Fixed Allocation wirespect to the related Monthly		N/A 			
(p)	The Collateral Fixed Allocation respect to the related Monthly					
Deli	nquent Balances					
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:					
		Percentage of Total Receivables				
(a)	30 - 59 days:	1.75%	750,033,312.76			
(b)	60 - 89 days:	0.91%	388,027,802.14			
(c)	90 - 119 days:	0.67%	288,719,045.91			
(d)	120 - 149 days:	0.58%	249,005,026.65			
(e)	150 or more days:	0.98%	416,693,449.16			
	Total	4.89%	2,092,478,636.62 			
Inve	stor Default Amount					
(a)	The Aggregate Investor Default a for the related Monthly Period	Amount	\$3,049,956.45			
(b)	The Class A Investor Default Ame for the related Monthly Period	\$2,592,462.87				
(c)	The Class B Investor Default Ame for the related Monthly Period	\$228,746.79				
(d)	The Collateral Default Amount for the related Monthly Period	or	\$228,746.79			
Inve	Investor Charge Offs					
(a)	The aggregate amount of Class A Investor Charge Offs for the re. Monthly Period	lated	\$ 0.00			
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00			
(c)	The aggregate amount of Class B Investor Charge Offs for the re- Monthly Period	lated	\$ 0.00			

3.

4.

5.

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

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

Period

\$58.593.75

7.	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 Distributi Date	on \$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			

9. Available Funds

Transfer Date

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

Finance Charge Account on the related

\$ 0.00

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account \$876,621.29

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

on the related Transfer Date

\$876,621.29

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

\$10,333,474.32

(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

\$911,777.54

(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

\$911,777.54

- 11. Portfolio Yield
 - (a) The Portfolio Yield for the related Monthly Period

14.57% -----

(b) The Portfolio Adjusted Yield

6.02%

C. Floating Rate Determinations

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

4.90250% -----

Collateral Interest determination -

4.90000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

Name: David Martini

Title: Vice Presiden

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of June 15, 1999, and with respect to the performance of the trust during the month of May, 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 \$4.045903 of Class A Monthly Interest 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 6. The amount of distribution in respect of Class A Additional Interest \$0.000000 _____ 7. The amount of distribution in respect of Class B Monthly Interest \$4.207014 _____ 8. The amount of distribution in respect \$ 0.000000 of Class B Deficiency Amount 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 -----10. The amount of distribution in respect of Collateral Monthly Interest \$4.822222 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000
- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,610,327.45 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,610,327,45 2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$41,914,776,221.36 (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-K as of the end of the day on the last \$750,000,000.00 day of the related Monthly Period _____ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-K as of the end of the day on the \$750,000,000.00 last day of the related Monthly Period -----(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00 _____ (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last \$637,500,000.00 day of the related Monthly Period -----(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00 -----(q) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00 -----(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the \$56,250,000.00 last day of the related Monthly period _____ (i) The Floating Investor Percentage with respect to the period: May 1, 1999 through May 31, 1999 1.77% (j) The Class A Floating Allocation with respect to the related Monthly Period 0.850

(k) The Class B Floating Allocation

period 0.075

with respect to the related Monthly

(1)	The Collateral Floating Allocat:	ion	
	with respect to the related Mon- Period	thly	0.075
(m)	The Fixed Investor Percentage w	ith	
	respect to the related Monthly	Period	N/A
(n)	The Class A Fixed Allocation wi	th	
	respect to the related Monthly		N/A
(0)	The Class B Fixed Allocation wi	th.	
(0)	respect to the related Monthly		N/A
(p)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding landled delinquent as of the end of the ted Monthly Period:		
			e Aggregate
		of Total Receivable	Account s Balance
(a)	30 - 59 days:		750,033,312.76
(b)	60 - 89 days:	0.91%	388,027,802.14
(c)	90 - 119 days:	0.67%	288,719,045.91
(d)	120 - 149 days:	0.58%	249,005,026.65
(e)	150 or more days:	0.98%	416,693,449.16
	Total	4.89%	2,092,478,636.62
Inve	stor Default Amount		
(a)	The Aggregate Investor Default a for the related Monthly Period	Amount	\$3,049,956.45
(b)	The Class A Investor Default Amo	ount	
	for the related Monthly Period		\$2,592,462.87
(c)	The Class B Investor Default Amo	ount	
	for the related Monthly Period		\$228 , 746.79
(d)	The Collateral Default Amount fo	or	
, ,	the related Monthly Period		\$228,746.79
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A		
(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 original certificate principal amount	nal	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re-	lated	
	Monthly Period		\$ 0.00

3.

4.

5.

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

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

6.

	(a)	The amount of Reallocated Collateral Principal Collections with respect to	^	0.00
		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	\$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		250 , 000.00
8.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 	0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
9.	Avai	lable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9 , 9	35 , 036.82
	(1.)			

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

C. Floating Rate Determinations

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

Collateral Interest determination -

4.90250% _____ 4.90000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Bv:

Name: Bruce Crescenzo
Title: Vice President

1997-K

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

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

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

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

\$0.000000

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

\$0.000000

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

\$0.000000

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

\$4.650000

of Collateral Monthly Interest

\$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

\$4.116389

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

\$0.000000

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

\$0.000000

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

\$4.245278

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

\$ 0.000000

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

\$0.000000

C.	Inf	ormat	ion Regarding the Current Quarterly Interest	Distribution	
	1.		total amount of distribution from Interest Funding Account	\$	0.00
	2.		amount of the current quarterly rest distribution in respect of s A	\$	0.00
	3.	inte Clas	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal	\$	0.000000
	4.		amount of the current quarterly rest distribution in respect of s B	\$	0.00
	5.	inte Clas	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$	0.000000
D.	Inf	ormat.	ion Regarding the Performance of the Trust		
	1.	Colle	ection of Principal Receivables		
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates		5,250,347.87
		(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		610,327.45
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		610,327.45
	2.	Prin	cipal Receivables in the Trust		
		(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period		,914,776,221.36
		(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		0,000,000.00
		(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-M as of the end of the day on the last day of the related Monthly Period		0,000,000.00
		(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		7,500,000.00
		(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest		

	as of the end of the day on the day of the related Monthly Per		\$637,500,000.00
(f) The amount of Principal Receiv in the Trust represented by the Class B Investor Interest as of the end of the day on the last of the related Monthly Period	ne of	\$56,250,000.00
(g	The amount of Principal Receive the Trust represented by the Control Adjusted Interest as of the enday on the last day of the rel Monthly period	Class B nd of the	\$56,250,000.00
(h) The amount of Principal Receive the Trust represented by the Continuous as of the end of the last day of the related Monthle	Collateral day on the	\$56,250,000.00
(i) The Floating Investor Percenta respect to the period:	age with	
May 1, 199	9 through May 31, 19991.77%		
(j) The Class A Floating Allocation with respect to the related Mc Period		0.850
(k) The Class B Floating Allocation with respect to the related Motoperiod 0.075		
(1) The Collateral Floating Alloca with respect to the related Mc Period		0.075
(m) The Fixed Investor Percentage respect to the related Monthly		N/A
(n) The Class A Fixed Allocation we respect to the related Monthly		N/A
(0) The Class B Fixed Allocation we respect to the related Monthly		N/A
(p) The Collateral Fixed Allocation respect to the related Monthly		N/A
3. De	linquent Balances		
we	e aggregate amount of outstanding re delinquent as of the end of th lated Monthly Period:		
		Percentage of Total Receivables	Account
(a) 30 - 59 days:	1.75%	750,033,312.76
(b) 60 - 89 days:	0.91%	388,027,802.14
(c) 90 - 119 days:	0.67%	288,719,045.91
(d	.) 120 - 149 days:	0.58%	249,005,026.65
(e) 150 or more days:	0.98%	416,693,449.16

4. Investor Default Amount (a) The Aggregate Investor Default Amount \$3,049,956.45 for the related Monthly Period ______ (b) The Class A Investor Default Amount for the related Monthly Period \$2,592,462.87 -----(c) The Class B Investor Default Amount \$228,746.79 for the related Monthly Period (d) The Collateral Default Amount for the related Monthly Period \$228,746.79 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original \$ 0.000000 certificate principal amount _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.000000 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.000000 principal amount _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.000000 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date (j) The aggregate amount of Class B Investor Charge Offs set forth in

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

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

0.00

\$

8.

Period

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00 (d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class \$ 0.00 B Available Funds ______ (e) The amount of all or a portion of the Reserve Draw Amount deposited in the FinanceCharge Account on the related Transfer Date from the Reserve Account \$ 0.00 _____ (1) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class A Available Funds \$ 0.00 _____ (2) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class B Available Funds \$ 0.00 _____ (f) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date 9. Interest Funding Account The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$6,022,161.47 The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date \$2,624,197.92 The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates \$238,796.88 on the related Transfer Date The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$13,111.39 -----10. Available Funds The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,948,148.21 The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$876,621.29 The amount of Collateral Available

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

\$876,621.29

11. Cc	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	\$10,346,585.71
(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	\$911,777.54
(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	\$911 , 777.54
12. Po	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	14.59%
(b)	The Portfolio Adjusted Yield	5.98%
Floating	Rate Determinations	
	ates for the related Interest Period: and Class B determination -	5.00000%
Collata	ral Interest determination -	4.90000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-N

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of June 15, 1999, and with respect to the performance of the trust during the month of May, 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

The amount of distribution in respect of Class B Monthly Principal

\$0.000000

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

\$0.000000

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

\$4.624167

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

\$0.000000

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

\$4.084167

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

\$0.00000

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

\$0.000000

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

\$4.213056

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

\$ 0.000000

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

\$0.000000

С.	Inf	ormat	ion Regarding the Current Quarterly Interest	Dis	tribution
	1.		total amount of distribution from Interest Funding Account	\$	0.00
	2.		amount of the current quarterly rest distribution in respect of s A	\$	0.00
	3.	inte Clas	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal	\$	0.000000
	4.		amount of the current quarterly rest distribution in respect of s B	 \$	0.00
	5.	inte: Clas	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$	0.000000
D.	Inf	ormat	ion Regarding the Performance of the Trust		
	1.	Coll	ection of Principal Receivables		
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates		3,500,414.03
		(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates		132,387.33
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		132,387.33
	2.	Prin	cipal Receivables in the Trust		
		(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period		,914,776,221.36
		(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-N as of the end of the day on the last day of the related Monthly Period		0,000,000.00
		(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-N as of the end of the day on the last day of the related Monthly Period		0,000,000.00
		(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		5,000,000.00
		(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest		

	as of the end of the day on the last day of the related Monthly Period	\$765,000,000.00			
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$67,500,000.00			
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$67,500,000.00			
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$67,500,000.00			
(i)	The Floating Investor Percentage with respect to the period:				
	May 1, 1999 through May 31, 19992.12%				
(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 PeriodO	.075			
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A 			
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A 			
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A 			
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A			
Delinquent Balances					
The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:					

3.

		Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:	1.75%	750,033,312.76
(b)	60 - 89 days:	0.91%	388,027,802.14
(C)	90 - 119 days:	0.67%	288,719,045.91
(d)	120 - 149 days:	0.58%	249,005,026.65
(e)	150 or more days:	0.98%	416,693,449.16

4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,659,947.41 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$3,110,955.35 (c) The Class B Investor Default Amount for the related Monthly Period \$274,496.03 -----(d) The Collateral Default Amount for the related Monthly Period \$274,496.03 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related $% \left(1\right) =\left(1\right) \left(1\right) +\left(1\right) \left(1\right) \left(1\right) +\left(1\right) \left(1\right)$ 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 \$ 0.000000 certificate principal amount (e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 Period (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-\$ 0.00 ceding this Distribution Date _____ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (q) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding \$ 0.000000 this Distribution Date (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----(j) The aggregate amount of Class B

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

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

(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the 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)	\$3,408,768.75
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$3,124,387.50
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$284,381.25
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Ava	ilable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,922,043.67
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,051,944.77
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,051,944.77

11. Co	ollection of Finance Charge Receivabl	es
(a)	The aggregate amount of Collection of Finance Charge Receivables and Membership Fees processed during t related Monthly Period, allocated in respect of the Class A Certific	Annual he
(b)	The aggregate amount of Collection Finance Charge Receivables and Ann Membership Fees processed during t related Monthly Period which were allocated in respect of the Class Certificates	ual he
(c)	The aggregate amount of Collection Finance Charge Receivables and Ann Membership Fees processed during t related Monthly Period which were allocated in respect of the Collat Interest	ual he
12. Po	ortfolio Yield	
(a)	The Portfolio Yield for the relate Monthly Period	d 14.57%
(b)	The Portfolio Adjusted Yield	6.03%
E. Floating	g Rate Determinations	
	rates for the related Interest Period A and Class B determination -	: 5.00000%
Collate	eral Interest determination -	4.90000%
	NAT	A AMERICA BANK, IONAL ASSOCIATION, vicer
Prugo Cross	20070	

Bruce Crescenzo

CLASS A CUSI262TDC4Exhibit 20.32 CLASS B CUSIP 55262TDD2 SERTES 1998-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of June 15, 1999, and with respect to the performance of the trust during the month of May, 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\$4.037847
- 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\$4.158681 -----
- 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\$4.693056 _____
- 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 \$86,250,347.87 ______
- (b) The aggregate amount of Collections of

Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,610,327.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,610,327.45 ______

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$41,914,776,221.36

(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:

May 1, 1999 through May 31, 1999 1.77%

(j) The Class A Floating Allocation with 0.850 respect to the related Monthly Period _ _____

(k) The Class B Floating Allocation with respect to the related Monthly Period 0.075

(1) The Collateral Floating Allocation with 0.075

(m) The Fixed Investor Percentage with

respect to the related Monthly Period

respect to the related Monthly PeriodN/A

(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 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:

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.75%750,033,312.76 (b) 60 - 89 days:0.91%388,027,802.14 (c) 90 - 119 days:0.67%288,719,045.91 (d) 120 - 149 days:0.58%249,005,026.65

(e)150 or more days:0.98%416,693,449.16

Total4.89%2,092,478,636.62

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,049,956.45

(b) The Class A Investor Default Amount for the related Monthly Period \$2,592,462.87

(c) The Class B Investor Default Amount for the related Monthly Period \$228,746.79

(d) The Collateral Default Amount for the related Monthly Period \$228,746.79

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 \$1.00

(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\$

0.0

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

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

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

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

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

9.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,935,036.82
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$876,621.29
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$876,621.29
- 10. Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,333,474.32
- (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 \$911,777.54
- (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 \$911,777.54

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.57%

(b) The Portfolio Adjusted Yield 6.04%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.90250% - -----

Collateral Interest determination - 4.90000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1998-A

CLASS A CUSI262TDF7Exhibit 20.33 CLASS B CUSIP 55262TDG5

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of June 15, 1999, and with respect to the performance of the trust during the month of May, 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\$4.013681
- 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\$4.150625
- 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 \$86,250,347.87

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,610,327.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,610,327.45

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$41,914,776,221.36

(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:

May 1, 1999 through May 31, 19991.77%

(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 Period0.075

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

- -----

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.75%750,033,312.76 - -----(b) 60 - 89 days:0.91%388,027,802.14 _ _____ (c) 90 - 119 days:0.67%288,719,045.91 (d)120 - 149 days:0.58%249,005,026.65 _ _____ (e) 150 or more days: 0.98%416,693,449.16 - -----Total4.89%2,092,478,636.62 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,049,956.45 (b) The Class A Investor Default Amount for the related Monthly Period \$2,592,462.87 (c) The Class B Investor Default Amount for the related Monthly Period \$228,746.79 (d) The Collateral Default Amount for the related Monthly Period \$228,746.79 -----5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 -----(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

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

7.Reallocations

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

- -----

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

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

8.Principal Funding Account

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

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

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

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

9.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,935,036.82
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$876,621.29
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$876,621.29
- 10.Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,333,474.32

(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 \$911,777.54

(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 \$911,777.54

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 14.57%

- -----

- (b) The Portfolio Adjusted Yield 6.02%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.90250%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Ву:

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 MAY 31, 1999

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

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of distribution in respect of Class A Monthly Principal\$0.000000 ______
- 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000
- 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 _____
- 4. The amount of distribution in respect of Class A Monthly Interest\$4.833333
- 5. The amount of distribution in respect of Class A Deficiency Amounts\$0.000000
- 6. The amount of distribution in respect of Class A Additional Interest\$0.000000
- 7. The amount of distribution in respect of Class B Monthly Interest\$4.150625
- 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 \$64,264,964.19

(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 \$5,682,372.95

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,682,372.95

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$41,914,776,221.36

(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:

May 1, 1999 through May 31, 1999 1.32%

(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 ${\tt Period0.075}$

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

- -----

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.75%750,033,312.76 - -----(b) 60 - 89 days:0.91%388,027,802.14 _ _____ (c) 90 - 119 days:0.67%288,719,045.91 (d)120 - 149 days:0.58%249,005,026.65 _ _____ (e) 150 or more days: 0.98%416,693,449.16 - -----Total4.89%2,092,478,636.62 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,273,233.94 (b) The Class A Investor Default Amount for the related Monthly Period \$1,931,639.00 (c) The Class B Investor Default Amount for the related Monthly Period \$170,797.47 ______ (d) The Collateral Default Amount for the related Monthly Period \$170,797.47 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 -----(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

(b) The amount of Reallocated Class B

Principal Collections with respect to this Distribution Date \$ 0.00

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

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

- -----

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

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

8. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$8,124,448.59

(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 \$680,793.05

(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 \$680,793.05

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

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

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

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

11.Swap Reserve Fund

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

- (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00
- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date\$424,997.01

(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 \$7,827,573.59
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$654,543.05
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$654,543.05

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 14.57%

- (b) The Portfolio Adjusted Yield 6.11%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.90250%

- $\ensuremath{\text{D.}}$ Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? Yes
- 2. Has the Interest Reserve Account been funded? Yes
- 3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00

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

5. Has the Interest Rate Swap been terminated? No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

By:
Name: David Martini
Title: Vice President

1998-D

CLASS A CUSI262TDK6Exhibit 20.35 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 MAY 31, 1999

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

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000
- 2.The amount of distribution in respect of Class B Monthly Principal\$0.000000
- 3.The amount of distribution in respect of Collateral Monthly Principal\$0.000000
- 4. The amount of distribution in respect of Collateral Minimum Monthly Interest \$5.500000
- 5.The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

- B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of the current monthly accumulation in respect of Class A Monthly Interest\$ 4.144583
- 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\$ 4.293611
- 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 \$101,470,997.11

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$8,956,509.13

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,956,509.13

- 2.Principal Receivables in the Trust
- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$41,914,776,221.36
- (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:

May 1, 1999 through May 31, 1999 2.08%

(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 Period0.075

(m) The Collateral Floating Allocation with
respect to the related Monthly Period0.075

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

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

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

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

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.75%750,033,312.76

(b) 60 - 89 days: 0.91%388,027,802.14

- -----

(c) 90 - 119 days: 0.67%288,719,045.91

- -----

(d) 120 - 149 days: 0.58%249,005,026.65

- -----

(e) 150 or more days: 0.98%416,693,449.16

Total4.89%2,092,478,636.62

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,588,375.44

(b) The Class A Investor Default Amount fo the related Monthly Period \$3,049,956.34
(c) The Class B Investor Default Amount fo the related Monthly Period \$269,209.55
(d) The Collateral Default Amount for the related Monthly Period \$269,209.55

5. Investor Charge Offs

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

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

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

(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 \$

(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 \$

(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 \$

(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) \$7,136,315.45
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$3,108,437.50
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$284,237.06
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$15,535.28

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,703,813.06
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,031,685.93
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,031,685.93
- 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 \$12,172,563.06
- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,073,060.93
- (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were

allocated in respect of the Collateral Interest \$1,073,060.93

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.59%

(b) The Portfolio Adjusted Yield 5.87%

E.Floating Rate Determinations

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

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Ву:___

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 MAY 31, 1999

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

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000
- 2.The amount of distribution in respect of Class B Monthly Principal \$0.000000
- 3.The amount of distribution in respect of Collateral Monthly Principal\$0.000000
- 4. The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.375000
- 5. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

- B.Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1.The amount of the current monthly accumulation in respect of Class A Monthly Interest \$ 4.108333

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\$ 4.253333
- 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 \$6,045,166.67

2.The amount of the current quarterly interest distribution in respect of Class A\$5,539,166.67

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\$ 13.033333

4. The amount of the current quarterly interest distribution in respect of Class B\$506,000.00

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\$ 13.493333

- 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 \$57,500,230.08
- (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,073,547.78
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,073,547.78
- 2.Principal Receivables in the Trust
- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$41,914,776,221.36
- (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:

May 1, 1999 through May 31, 1999 1.18%

(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 Period0.075

(m) The Collateral Floating Allocation with
respect to the related Monthly Period0.075

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

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

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

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

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) 30 - 59 days:1.75%750,033,312.76

(b) 60 - 89 days: 0.91%388,027,802.14

- -----

(c) 90 - 119 days:0.67%288,719,045.91

(d) 120 - 149 days: 0.58%249,005,026.65

(e)150 or more days:0.98%416,693,449.16

Total4.89%2,092,478,636.62

_ _____

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$2,033,304.10	
(b) The Class A Investor Default Amount for the related Monthly Period \$1,728,308.54	
(c) The Class B Investor Default Amount for the related Monthly Period \$152,497.78	
(d) The Collateral Default Amount for the related Monthly Period \$152,497.78	
5.Investor Charge Offs	
(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$	0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00	
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$	0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00	
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00	
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$	0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Dates	\$ 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 treated as Class A Available Funds \$ 0.0

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

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

9. Interest Funding Account

(a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$6,045,166.67 _____

(b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,746,041.67

(c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$159,500.00

(d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$17,178.87

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,640,536.36
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$584,413.77
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$584,413.77

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 \$6,906,161.36

(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 \$607,851.27

(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 \$607,851.27 _____

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.61%

- (b) The Portfolio Adjusted Yield 5.94%
- E.Floating Rate Determinations

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

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

1998-F

CLASS A CUSI262TDP5Exhibit 20.37 CLASS B CUSIP 55262TDQ3 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1998-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of June 15, 1999, and with respect to the performance of the trust during the month of May, 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\$4.053958
- 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\$4.271458 -----
- 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\$4.968611 _____
- 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 \$86,250,347.87 ______
- (b) The aggregate amount of Collections of

Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,610,327.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,610,327.45

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$41,914,776,221.36

(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:

May 1, 1999 through May 31, 1999 1.77%

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

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

(1) The Collateral Floating Allocation with respect to the related Monthly Period0.075 $\,$

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

(n) The Class A Fixed Allocation with respect to the related Monthly ${\tt PeriodN/A}$

- -----

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.75%750,033,312.76 (b) 60 - 89 days:0.91%388,027,802.14 (c) 90 - 119 days:0.67%288,719,045.91 - -----(d) 120 - 149 days: 0.58%249,005,026.65 _ _____ (e) 150 or more days: 0.98%416,693,449.16 - -----Total4.89%2,092,478,636.62 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,049,956.45 (b) The Class A Investor Default Amount for the related Monthly Period \$2,592,462.87 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$228,746.79 (d) The Collateral Default Amount for the related Monthly Period \$228,746.79 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\$

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

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

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

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

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

9.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,935,036.82
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$876,621.29
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$876,621.29
- 10. Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,333,474.32
- (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 \$911,777.54
- (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 \$911,777.54

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 14.57%

(b) The Portfolio Adjusted Yield 5.98%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.90250% - -----

Collateral Interest determination - 4.90000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1998-G

CLASS A CUSI262TDR1Exhibit 20.38 CLASS B CUSIP 55262TDS9 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERTES 1998-T

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of June 15, 1999, and with respect to the performance of the trust during the month of May, 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\$4.158681
- 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\$4.360070 -----
- 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\$4.951389 _____
- 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 \$86,250,347.87 ______
- (b) The aggregate amount of Collections of

Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,610,327.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,610,327.45

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$41,914,776,221.36

(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:

May 1, 1999 through May 31, 1999 1.77%

(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 Period 0.075

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

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

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.75%750,033,312.76 (b) 60 - 89 days:0.91%388,027,802.14 (c) 90 - 119 days:0.67%288,719,045.91 - -----(d) 120 - 149 days: 0.58%249,005,026.65 _ _____ (e) 150 or more days: 0.98%416,693,449.16 - -----Total4.89%2,092,478,636.62 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,049,956.45 (b) The Class A Investor Default Amount for the related Monthly Period \$2,592,462.87 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$228,746.79 (d) The Collateral Default Amount for the related Monthly Period \$228,746.79 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\$

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

Date \$637,500,000.00

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

8. Principal Funding Account

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

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

as Class A Available Funds \$ 0.00

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

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

- 9.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,935,036.82

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$876,621.29

- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$876,621.29
- 10.Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,333,474.32

(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 \$911,777.54

(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 \$911,777.54

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 14.57%
- _ ____
- (b) The Portfolio Adjusted Yield 5.87%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.90250%

Collateral Interest determination - 4.90000%

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 MAY 31, 1999

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

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1.The amount of distribution in respect of Class A Monthly Principal\$0.000000
- 2.The amount of distribution in respect of Class B Monthly Principal\$0.000000
- 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000
- 4.The amount of distribution in respect of Class A Monthly Interest\$4.375000
- 5.The amount of distribution in respect of Class A Deficiency Amounts\$0.000000
- 6.The amount of distribution in respect of Class A Additional Interest\$0.000000
- 7.The amount of distribution in respect of Class B Monthly Interest\$4.708333
- 8.The amount of distribution in respect of Class B Deficiency Amount 0.000000
- 9.The amount of distribution in respect of Class B Additional Interest\$0.000000
- 10. The amount of distribution in respect of Collateral Monthly Interest \$5.295833
- 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 \$89,294,478.80
- (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 \$6,088,262.12

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,088,262.12

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$41,914,776,221.36

(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:

May 1, 1999 through May 31, 1999 1.77%

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

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

(1) The Collateral Floating Allocation with respect to the related Monthly Period0.060 $\,$

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

(n) The Class A Fixed Allocation with respect to the related Monthly ${\tt PeriodN/A}$

- -----

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.75%750,033,312.76 (b) 60 - 89 days:0.91%388,027,802.14 (c) 90 - 119 days:0.67%288,719,045.91 - -----(d) 120 - 149 days: 0.58%249,005,026.65 _ _____ (e) 150 or more days: 0.98%416,693,449.16 - -----Total4.89%2,092,478,636.62 _ _____ 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,049,956.44 (b) The Class A Investor Default Amount for the related Monthly Period \$2,683,961.58 ______ (c) The Class B Investor Default Amount for the related Monthly Period \$182,997.43 (d) The Collateral Default Amount for the related Monthly Period \$182,997.43 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$ 0.00 (g) The aggregate amount of Class A Investor

Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.0

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

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

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

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

- (e) The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00
- (1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00
- (2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds \$ 0.00
- (f) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00
- 9. Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$10,285,685.37 _____
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$701,296.87
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$701,296.87
- 10. Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,698,185.37

(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 \$729,421.87 _____

(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 \$729,421.87

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 14.57%

- -----

(b) The Portfolio Adjusted Yield 5.89%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:

Collateral Interest determination - 4.90000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

Ву:

Name: David Martini
Title: Vice President

1998-J

CLASS A CUSI262TDZ3Exhibit 20.40 CLASS B CUSIP 55262TEA7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of June 15, 1999, and with respect to the performance of the trust during the month of May, 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\$4.062014
- 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\$4.247292
- 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 \$5.541667
- 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 \$57,500,230.08

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,073,547.78

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,073,547.78

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$41,914,776,221.36

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-A 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 1999-A 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:

May 1, 1999 through May 31, 1999 1.18%

(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 Period0.075

(m) The Collateral Floating Allocation with respect to the related Monthly Period0.075

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 35 - 59 days:1.75%750,033,312.76 (b) 60 - 89 days: 0.91%388,027,802.14 - -----(c) 90 - 119 days: 0.67%288,719,045.91 - -----(d) 120 - 149 days: 0.58%249,005,026.65 (e) 150 or more days: 0.98%416,693,449.16

Total4.89%2,092,478,636.62

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,033,304.10

(b) The Class A Investor Default Amount for the related Monthly Period \$1,728,308.54 -----

(c) The Class B Investor Default Amount for the related Monthly Period \$152,497.78

(d) The Collateral Default Amount for the related Monthly Period \$152,497.78 _____

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

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

reimbursed on the Transfer Date immediately preceding this Distribution Date 0.00

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

- -----

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

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

8.Principal Funding Account

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

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

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

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

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

(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 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 \$6,623,357.49

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$584,413.77

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$584,413.77

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 \$6,888,982.49

(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 \$607,851.27

(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 \$607,851.27

11.Portfolio Yield

- (a)The Portfolio Yield for the related Monthly Period 14.57%
- (b) The Portfolio Adjusted Yield N/A
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -4.90250%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David L. Martini

ву:

Name: David L. Martini
Title: Vice President

1999-A

CLASS A CUS262TEB5Exhibit 20.41 CLASS B CUSIP55262TEC3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING MAY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of June 15, 1999, and with respect to the performance of the trust during the month of May, 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\$4.916667
- 5.The amount of distribution in respect of Class A Deficiency Amounts\$0.000000
- 6.The amount of distribution in respect of Class A Additional Interest\$0.000000
- 7.The amount of distribution in respect of Class B Monthly Interest\$5.166667
- 8.The amount of distribution in respect of Class B Deficiency 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 \$5.541667
- 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 \$86,250,347.87

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,610,327.45

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,610,327.45

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$41,914,776,221.36

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-B as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-B as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

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

May 1, 1999 through May 31, 1999 1.77%

(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 ${\tt Period0.075}$

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

- -----

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3.Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.75%750,033,312.76 - -----(b) 60 - 89 days:0.91%388,027,802.14 _ _____ (c) 90 - 119 days:0.67%288,719,045.91 (d)120 - 149 days:0.58%249,005,026.65 _ _____ (e) 150 or more days: 0.98%416,693,449.16 - -----Total4.89%2,092,478,636.62 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,049,956.45 (b) The Class A Investor Default Amount for the related Monthly Period \$2,592,462.87 (c) The Class B Investor Default Amount for the related Monthly Period \$228,746.79 (d) The Collateral Default Amount for the related Monthly Period \$228,746.79 -----5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 -----(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00 (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ (d) The aggregate amount of Class B Investor $\,$ Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00

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

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

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

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

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

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

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

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

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

7.Reallocations

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

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

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

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$56,250,000.00

- -----

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

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

8. 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 \$10,712,089.47

(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 \$911,777.54

(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 \$911,777.54

9. Principal Funding Account

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

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

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

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

10.Reserve Account

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

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

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

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

- 11.Swap Reserve Fund
- (a) The Swap Reserve Draw Amount on the related Transfer Date 0.00

- (b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00
- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date \$378,615.15

(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 \$10,313,651.97
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$876,621.29
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$876,621.29

- 14.Portfolio Yield
- (a)The Portfolio Yield for the related Monthly Period 14.57%
- (b) The Portfolio Adjusted Yield $\ensuremath{\text{N/A}}$
- C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? No
- 2.Has the Interest Reserve Account been funded?No $\,$
- 3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00
- $4.\,\mathrm{How}$ any funds withdrawn from the Interest Reserve Account were utilized

N/A

5. Has the Interest Rate Swap been terminated? No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

David Martini

1999-B

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-A

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	9/15/99
Blended Coupon	5.0886%
Excess Protection Level 3 Month Average 6.50% May, 1999 7.65% April, 1999 5.11% March, 1999 6.74%	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.92%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$ 41,914,776,221.36
Investor Participation Amount	\$ 760,000,000.00
Seller Participation Amount	\$ 2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-B

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	9/15/99
Blended Coupon	5.09277%
Excess Protection Level 3 Month Average 6.51% May, 1999 7.65% April, 1999 5.14% March, 1999 6.76%	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.92%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$ 41,914,776,221.36
Investor Participation Amount	\$ 1,000,000,000.00

Seller Participation Amount \$ 2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity

	,,
Blended Coupon	5.1725%
Excess Protection Level 3 Month Average 6.41% May, 1999 7.57% April, 1999 5.02% March, 1999 6.65%	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	7.00%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$ 41,914,776,221.36
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 2,922,256,702.87

11/15/01

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	9/15/04
Blended Coupon	5.2206%
Excess Protection Level 3 Month Average 6.38% May, 1999 7.52% April, 1999 5.01% March, 1999 6.63%	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	7.05%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	06/15/00
Blended Coupon	5.0963%
Excess Protection Level 3 Month Average 6.51% May, 1999 7.64% April, 1999 5.14% March, 1999 6.75%	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.93%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	7/15/05
Blended Coupon	6.3289%
Excess Protection Level 3 Month Average 6.45% May, 1999 7.59% April, 1999 5.08% March, 1999 6.70%	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.98%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$575,000,000.00

\$2,922,256,702.87

Seller Participation Amount

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	7/17/00
Blended Coupon	5.9599%
Excess Protection Level 3 Month Average 6.59% May, 1999 7.72% April, 1999 5.22% March, 1999 6.83%	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.85%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

Seller Participation Amount

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	09/16/2002
Blended Coupon	5.1610%
Excess Protection Level 3 Month Average 6.44% May, 1999 7.58% April, 1999 5.07% March, 1999 6.69%	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.99%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$500,000,000.00

\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

KEY PERFORMANCE FACTORS May 31, 1999

Blended Coupon

Expected B Maturity	09/15/00

6.5403%

Excess Protection Level
3 Month Average 5.19%
May, 1999 6.04%
April, 1999 4.04%
March, 1999 5.51%

March, 1999 5.51%	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	8.53%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	11/15/00
Blended Coupon	5.0987%

Excess Protection Level
3 Month Average 6.51%
May, 1999 7.64%
April, 1999 5.14%
March, 1999 6.75%

May, 1999 7.04% April, 1999 5.14% March, 1999 6.75%	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.93%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	12/16/02
Blended Coupon	5.1693%

Excess Protection Level
3 Month Average 6.43%
May, 1999 7.57%
April, 1999 5.06%
March, 1999 6.68%

March, 1999 6.68%	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	7.00%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	3/17/03

Blended Coupon 5.1405%

Excess Protection Level
3 Month Average 6.46%
May, 1999 7.60%
April, 1999 5.09%
March, 1999 6.71%

Seller Participation Amount

Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.97%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$700,000,000.00

\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

KEY PERFORMANCE FACTORS May 31, 1999

Expected E	Maturity	4/17/06

Blended Coupon 5.2077%

Excess Protection Level
3 Month Average 6.40%
May, 1999 7.54%
April, 1999 5.02%
March, 1999 6.64%

Casii iieiu	Cash	Yield		19.45%
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Investor Charge Offs 4.88%

Base Rate 7.03%

Over 30 Day Delinquency 4.89%

Seller's Interest 6.97%

Total Payment Rate 14.69%

Total Principal Balance \$41,914,776,221.36

Investor Participation Amount \$500,000,000.00

Seller Participation Amount \$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	4/16/01
Blended Coupon	5.0815%

Excess Protection Level
3 Month Average 6.52%
May, 1999 7.66%
April, 1999 5.15%
March, 1999 6.77%

11011, 1333	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.91%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	05/15/01
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Blended Coupon 5.0855%

Excess Protection Level
3 Month Average 6.52%
May, 1999 7.65%
April, 1999 5.15%
March, 1999 6.77%

Cash	Yield	19.45%

Investor Charge Offs 4.88%

Base Rate 6.92%

Over 30 Day Delinquency 4.89%

Seller's Interest 6.97%

Total Payment Rate 14.69%

Total Principal Balance \$41,914,776,221.36

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

Seller Participation Amount \$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	06/16/03
Blended Coupon	5.1134%

Excess Protection Level
3 Month Average 6.49%
May, 1999 7.63%
April, 1999 5.12%
March, 1999 6.74%

·	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.94%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	8/15/06
Blended Coupon	5.1366%

Excess Protection Level
3 Month Average 6.46%
May, 1999 7.58%
April, 1999 5.12%
March, 1999 6.69%

April, 1999 5.12% March, 1999 6.69%	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.99%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS

MAY, 1999

Expected B Maturity	09/17/01
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5.1353% Blended Coupon

Excess Protection Level 3 Month Average 6.50% May, 1999 7.58% April, 1999 5.18% March, 1999 6.73%

Seller Participation Amount

Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.99%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$ 41,914,776,221.36
Investor Participation Amount	\$ 1,200,000,000.00

\$ 2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-J

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	10/15/03

Blended Coupon 5.0981%

Excess Protection Level
3 Month Average 6.50%
May, 1999 7.61%
April, 1999 5.16%
March, 1999 6.73%

Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.96%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$1,000,000,000.00

Seller Participation Amount \$2,922,256,702.8

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-K

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	11/17/03
Blended Coupon	5.0841%

Excess Protection Level
3 Month Average 6.51%
May, 1999 7.63%
April, 1999 5.18%
March, 1999 6.74%

Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.94%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-L

KEY PERFORMANCE FACTORS MAY, 1999

Expected B Maturity 12/15/99

Blended Coupon 5.0726%

Excess Protection Level
3 Month Average 6.56%
May, 1999 7.64%
April, 1999 5.24%
March, 1999 6.80%

Cash	Yıeld		19.45%

Investor Charge Offs 4.88%

Base Rate 6.93%

Over 30 Day Delinquency 4.89%

Seller's Interest 6.97%

Total Payment Rate 14.69%

Total Principal Balance \$ 41,914,776,221.36

Investor Participation Amount \$ 500,000,000.00

Seller Participation Amount \$ 2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-M

KEY PERFORMANCE FACTORS

MAY, 1999

Expected B Maturity	12/15/06
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Blended Coupon 5.1844%

Excess Protection Level
3 Month Average 6.45%
May, 1999 7.53%
April, 1999 5.13%
March, 1999 6.68%

'	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	7.04%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%

Total Principal Balance \$ 41,914,776,221.36

Investor Participation Amount \$ 500,000,000.00

Seller Participation Amount \$ 2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II SERIES 1997-B

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	3/15/12
Blended Coupon	5.1360%

Excess Protection Level
3 Month Average 6.47%
May, 1999 7.61%
April, 1999 5.10%
March, 1999 6.72%

Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.96%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-C

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	3/15/04
Blended Coupon	5.0633%

Excess Protection Level
3 Month Average 6.53%
May, 1999 7.65%
April, 1999 5.20%
March, 1999 6.76%

March, 1999 0.70%	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.92%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-E

KEY PERFORMANCE FACTORS

May 31, 1999

Expected B Maturity	4/15/02
Blended Coupon	5.1168%

Excess Protection Level
3 Month Average 6.51%
May, 1999 7.62%
April, 1999 5.17%
March, 1999 6.75%

March, 1999 0.75°	
Cash Yield	19.47%
Investor Charge Offs	4.88%
Base Rate	6.97%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-F

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	6/17/02
Blended Coupon	6.4066%

Excess Protection Level
3 Month Average 6.59%
May, 1999 7.70%
April, 1999 5.26%
March, 1999 6.82%

March, 1999 6.82%	
Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.87%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$706,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-I

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity

8/16/04

Blended Coupon

6.3747%

Excess Protection Level 3 Month Average 6.55% May, 1999 7.66% April, 1999 5.22% March, 1999 6.78%

Cash Yield19.45%

Investor Charge Offs 4.88%

Base Rate 6.91%

Over 30 Day Delinquency 4.89%

Seller's Interest 6.97%

Total Payment Rate14.69%

Total Principal Balance\$41,914,776,221.36

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-J

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	9/15/04
Blended Coupon	5.0737%

Excess Protection Level 3 Month Average 6.52% May, 1999 7.64% April, 1999 5.19% March, 1999 6.75%

Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.93%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-K

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	11/15/2005
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Blended Coupon 5.0808%

Excess Protection Level
3 Month Average 6.51%
May, 1999 7.63%
April, 1999 5.18%
March, 1999 6.74%

Seller Participation Amount

Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.94%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$750,000,000.00

\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-M

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity	10/15/02
Blended Coupon	5.1438%

Excess Protection Level
3 Month Average 6.48%
May, 1999 7.59%
April, 1999 5.14%
March, 1999 6.73%

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Cash Yield	19.47%
Investor Charge Offs	4.88%
Base Rate	7.00%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-N

KEY PERFORMANCE FACTORS May 31, 1999

> Expected B Maturity 11/15/00

Blended Coupon 5.1045%

Excess Protection Level 3 Month Average 6.53% May, 1999 7.61% April, 1999 5.21% March, 1999 6.77%

Cash Yield	19.45%
Investor Charge Offs	4.88%
Base Rate	6.96%
Over 30 Day Delinquency	4.89%
Seller's Interest	6.97%
Total Payment Rate	14.69%
Total Principal Balance	\$41,914,776,221.36
Investor Participation Amount	\$900,000,000.00
Seller Participation Amount	\$2,922,256,702.87

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-A

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity 3/17/2003

Blended Coupon 5.0566%

Excess Protection Level 3 Month Average 6.54% May, 1999 7.65% April, 1999 5.21% March, 1999 6.77%

Cash Yield19.45%

Investor Charge Offs 4.88%

Base Rate 6.92%

Over 30 Day Delinquency 4.89%

Seller's Interest 6.97%

Total Payment Rate14.69%

Total Principal Balance\$41,914,776,221.36

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-C

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity 6/16/2003

Blended Coupon 5.0978%

Excess Protection Level 3 Month Average 6.52% May, 1999 7.63% April, 1999 5.17% March, 1999 6.77%

Cash Yield19.45%

Investor Charge Offs 4.88%

Base Rate 6.94%

Over 30 Day Delinquency 4.89%

Seller's Interest 6.97%

Total Payment Rate14.69%

Total Principal Balance\$41,914,776,221.36

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-D

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity 7/15/2003

Blended Coupon 5.7889%

Excess Protection Level 3 Month Average 6.61% May, 1999 7.71% April, 1999 5.26% March, 1999 6.86%

Cash Yield19.45%

Investor Charge Offs 4.88%

Base Rate 6.86%

Over 30 Day Delinquency 4.89%

Seller's Interest 6.97%

Total Payment Rate14.69%

Total Principal Balance\$41,914,776,221.36

Investor Participation Amount\$559,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-E

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity 4/15/2008

Blended Coupon 5.2680%

Excess Protection Level 3 Month Average 6.37% May, 1999 7.48% April, 1999 5.01% March, 1999 6.64%

Cash Yield19.47%

Investor Charge Offs 4.88%

Base Rate 7.11%

Over 30 Day Delinquency 4.89%

Seller's Interest 6.97%

Total Payment Rate14.69%

Total Principal Balance\$41,914,776,221.36

Investor Participation Amount\$882,400,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-F

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity 9/15/2005

Blended Coupon 5.2148%

Excess Protection Level 3 Month Average 6.44% May, 1999 7.55% April, 1999 5.09% March, 1999 6.69%

Cash Yield19.49%

Investor Charge Offs 4.88%

Base Rate 7.06%

Over 30 Day Delinquency 4.89%

Seller's Interest 6.97%

Total Payment Rate14.69%

Total Principal Balance\$41,914,776,221.36

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-G

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity 9/15/2006

Blended Coupon 5.1081%

Excess Protection Level 3 Month Average 6.48% May, 1999 7.60% April, 1999 5.15% March, 1999 6.71%

Cash Yield19.45%

Investor Charge Offs 4.88%

Base Rate 6.97%

Over 30 Day Delinquency 4.89%

Seller's Interest 6.97%

Total Payment Rate14.69%

Total Principal Balance\$41,914,776,221.36

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-I

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity 10/16/2001

Blended Coupon 5.2253%

Excess Protection Level 3 Month Average 6.37% May, 1999 7.49% April, 1999 5.03% March, 1999 6.59%

Cash Yield19.45%

Investor Charge Offs 4.88%

Base Rate 7.08%

Over 30 Day Delinquency 4.89%

Seller's Interest 6.97%

Total Payment Rate14.69%

Total Principal Balance\$41,914,776,221.36

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-J

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity 9/15/2003

Blended Coupon 5.3280%

Excess Protection Level 3 Month Average 6.39% May, 1999 7.23% April, 1999 5.27% March, 1999 6.69%

Cash Yield19.45%

Investor Charge Offs 4.88%

Base Rate 7.34%

Over 30 Day Delinquency 4.89%

Seller's Interest 6.97%

Total Payment Rate14.69%

Total Principal Balance\$41,914,776,221.36

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-A

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity 2/17/2004

Blended Coupon 5.1803%

Excess Protection Level 3 Month Average 5.58% May, 1999 7.55% April, 1999 3.61% March, 1999 N/A

Cash Yield19.45%

Investor Charge Offs 4.88%

Base Rate 7.02%

Over 30 Day Delinquency 4.89%

Seller's Interest 6.97%

Total Payment Rate14.69%

Total Principal Balance\$41,914,776,221.36

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-B

KEY PERFORMANCE FACTORS May 31, 1999

Expected B Maturity 3/16/2009

Blended Coupon 5.9788%

Excess Protection Level 3 Month Average 5.41% May, 1999 7.20% April, 1999 3.62% March, 1999 N/A

Cash Yield19.45%

Investor Charge Offs 4.88%

Base Rate 7.37%

Over 30 Day Delinquency 4.89%

Seller's Interest 6.97%

Total Payment Rate14.69%

Total Principal Balance\$41,914,776,221.36

Investor Participation Amount\$750,000,000.00