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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: August 14, 1996

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 33-84890 51-0331454
-----(State or other (Commission File (IRS Employer jurisdiction of Number) Identification No.) incorporation)

1100 North King Street Wilmington, DE 19801

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(Address of principal executive office)

Registrant's telephone number, including area code (302) 453-9930.

## Item 5. OTHER EVENTS

The following is filed as an Exhibit to this Report under Exhibit 4:

 $4.1\,$  Series 1996-G Supplement to the Pooling and Servicing Agreement, dated as of July 17, 1996, among MBNA America Bank, National Association, Seller and Servicer, and The Bank of New York, Trustee.

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

- 20.1 Series 1994-A Certificateholders' Statement for the month ended July 31, 1996.
- $20.2\,$  Series 1994-B Certificateholders' Statement for the month ended July 31, 1996.
- 20.3 Series 1994-C Certificateholders' Statement for the month ended July 31, 1996.
- 20.4 Series 1994-D Certificateholders' Statement for the month ended July 31, 1996.
- 20.5 Series 1995-A Certificateholders' Statement for the month ended July 31, 1996.
- $20.6\,$  Series 1995-B Certificateholders' Statement for the month ended July 31, 1996.
- $20.7\,$  Series 1995-C Certificateholders' Statement for the month ended July 31, 1996.
- $20.8\,$  Series 1995-D Certificateholders' Statement for the month ended July 31, 1996.
- 20.9 Series 1995-E Certificateholders' Statement for the month ended July 31, 1996.
- 20.10 Series 1995-F Certificateholders' Statement for the month ended July 31, 1996.

- 20.11 Series 1995-I Certificateholders' Statement for the month ended July 31, 1996.
- 20.12 Series 1995-J Certificateholders' Statement for the month ended July 31, 1996.
- 20.13 Series 1996-A Certificateholders' Statement for the month ended July 31, 1996.
- 20.14 Series 1996-B Certificateholders' Statement for the month ended July 31, 1996.
- 20.15 Series 1996-C Certificateholders' Statement for the month ended July 31, 1996.
- 20.16 Series 1996-D Certificateholders' Statement for the month ended July 31, 1996.
- 20.17 Series 1996-E Certificateholders' Statement for the month ended July 31, 1996.

## Item 5. OTHER EVENTS

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

- 99.1. Series 1994-A Key Performance Factors for the month ended July 31,
- 99.2. Series 1994-B Key Performance Factors for the month ended July 31,
- 99.3. Series 1994-C Key Performance Factors for the month ended July 31, 1996.
- 99.4. Series 1994-D Key Performance Factors for the month ended July 31, 1996.
- 99.5. Series 1995-A Key Performance Factors for the month ended July 31,
- 99.6. Series 1995-B Key Performance Factors for the month ended July 31, 1996.
- 99.7. Series 1995-C Key Performance Factors for the month ended July 31, 1996.
- 99.8. Series 1995-D Key Performance Factors for the month ended July 31,
- 99.9. Series 1995-E Key Performance Factors for the month ended July 31, 1996.
- 99.10. Series 1995-F Key Performance Factors for the month ended July 31, 1996.
- 99.11. Series 1995-I Key Performance Factors for the month ended July 31, 1996.
- 99.12. Series 1995-J Key Performance Factors for the month ended July 31, 1996.
- 99.13. Series 1996-A Key Performance Factors for the month ended July 31, 1996.
- 99.14. Series 1996-B Key Performance Factors for the month ended July 31, 1996.
- 99.15. Series 1996-C Key Performance Factors for the month ended July 31,
- 99.16. Series 1996-D Key Performance Factors for the month ended July 31, 1996.
- 99.17. Series 1996-E Key Performance Factors for the month ended July 31, 1996.

## SIGNATURES

Dated: August 14, 1996

## MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: Douglas O. Hart

Name: Douglas O. Hart

Title: Executive Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING JULY 31, 1996

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The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the trust during the month of July, 1996 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				\$	4.882500
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
1994-7	A C-1				10:57:23	AM
	C-1 The amount of distribution in respect of Class B Monthly Interest			•		
7.	The amount of distribution in respect	•			\$	5.054722
7.	The amount of distribution in respect of Class B Monthly Interest				\$	5.054722
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest  The amount of distribution in respect of Class B Deficiency Amounts  The amount of distribution in respect				\$	5.054722 0.000000 0.000000
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest  The amount of distribution in respect of Class B Deficiency Amounts  The amount of distribution in respect of Class B Additional Interest  The amount of distribution in respect				 \$	5.054722 0.000000 0.000000 5.206355

1.	COII	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		\$ 68,953,555.88
	(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		\$ 3,566,563.42
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		\$ 6,736,842.51
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		\$17,148,865,196.73 
1994-	A	C-2		10:57:23 AM
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-A as of the end of the day on the last day of the related Monthly Period		\$ 760,000,000.00 
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-A as of the end of the day on the last day of the related Monthly Period		\$ 760,000,000.00 
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period		\$ 661,200,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period		\$ 661,200,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period		\$ 34,200,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collater Interest as of the end of the day on last day of the related Monthly period	al the	\$ 64,600,000.00
	(h)	The Floating Investor Percentage with respect to the period:		
	J	uly 1, 1996 through July 31, 1996		4.48%

1. Collection of Principal Receivables

		with respect to the related Month Period	nly 	0.870000
	(j)	The Class B Floating Allocation with respect to the related Month Period	_	0.045000
1994-7	(k)	C-3 The Collateral Floating Allocation		):57:23 AM
		with respect to the related Month Period	_	0.085000
	(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 we respect to the related Monthly Pe		N/A
3.		nquent Balances		
	were	aggregate amount of outstanding badelinquent as of the end of the otted Monthly Period:		
		F	Percentage of Total Receivables	Aggregate Account Balance
	(a)	35 - 64 days:		306,656,480.15
	(b)	65 - 94 days:	0.79%	136,788,620.41
	(c)	95 - 124 days:	0.56%	98,064,333.55
	(d)	125 - 154 days:	0.42%	72,626,564.85
	(e)	155 or more days:	0.67%	118,000,062.76
		Total		732,136,061.72
		stor Default Amount		
	(a)	The Aggregate Investor Default Ar for the related Monthly Period .	\$	2,776,491.70
	(b)	The Class A Investor Default Amou for the related Monthly Period .	\$	
1994-7	(c)	$$\rm C-4$$ The Class B Investor Default Amov for the related Monthly Period .	ınt \$	124,942.13
	(d)	The Collateral Default Amount for the related Monthly Period	\$	236,001.80
5. 		stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the relamination of the second 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
	ceating this Distribution Date		•		
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (classed above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date			¢	0.00
	ciiis biscribacion bacc	• •	•	Y	0.00
1994-A (i)	Investor Charge Offs reimbursed on			10:57:23 AM	<del></del>
	The aggregate amount of Class B			10:57:23 AM	0.00
	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding 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			\$	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	r		\$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	r		\$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	r • •	•	\$ \$	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	r • •	•	\$ \$	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	r • •	•	\$ \$	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	r		\$	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	r		\$	0.00

(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
	allocations	
(ā	) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	. \$ 0.00
1994-A	C-6	10:57:23 AM
(k	) 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
(c	) The Class B Investor Interest as of the close of business on this Distribution Date	. \$ 34,200,000.00
8. Pr	incipal Funding Account	
(ē	) The principal amount on deposit in the Principal Funding Account on the related Transfer Date	. \$ 0.00
(t	) 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
(c	) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	. \$ 0.00
9. Av	ailable Funds	
(ē	) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	. \$ 8,879,418.66
(k	) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	. \$ 459,280.34
(c	) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	. \$ 867,529.61
1994-A	C-7	10:57:23 AM
10.	ollection of Finance Charge Receivables	
(	a) The aggregate amount of Collections of Finance Charge Receivables and Annual	

1994-A		C-8	By: Name: Title:	Vice	Presi	e M. Boylan dent :23 AM
			MBNA AM NATIO Servi	NAL AS	BANK, SSOCIA	
Colla	atera	al Interest determination -			5.496	
		and Class B determination -			5.500	
July	15,	tes for the Interest Period of 1996 through August 14, 1996:				
		erminations				
	(b)	The Portfolio Adjusted Yield .			•	4.44%
		The Portfolio Yield for the rel				12.48%
	(c)	The aggregate amount of Collection Finance Charge Receivables and Membership Fees processed duri related Monthly Period which wallocated in respect of the Collinterest	d Annual ing the were ollatera	1	\$ 	907,904.61
	(b)	The aggregate amount of Collection Finance Charge Receivables and Membership Fees processed during related Monthly Period which wallocated in respect of the Cl Certificates	d Annual .ng the were .ass B			480,655.34
		Membership Fees processed duri related Monthly Period, alloca in respect of the Class A Cert	ited	s :	\$	9,292,668.66

C.

1994-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING JULY 31, 1996

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The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the trust during the month of July, 1996 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 i of Class A Monthly Principal			 		\$	0.000000
2.	The amount of distribution i of Class B Monthly Principal	n respect	٠	 		\$	0.000000
3.	The amount of distribution i of Collateral Monthly Princi	n respect			•	\$	0.000000
4.	The amount of distribution i of Class A Monthly Interest	n respect		 	•	\$	4.859292
5.	The amount of distribution i of Class A Deficiency Amount	n respect		 		\$	0.000000
6.	The amount of distribution i of Class A Additional Intere	n respect		 		\$	0.000000
1994-1	В С-1					10:25:54	AM
	The amount of distribution i of Class B Monthly Interest	n respect					
7.	The amount of distribution i	n respect	•			\$	5.037500
7.	The amount of distribution i of Class B Monthly Interest  The amount of distribution i	n respect n respect s				\$	5.037500
7. 8. 9.	The amount of distribution i of Class B Monthly Interest  The amount of distribution i of Class B Deficiency Amount  The amount of distribution i	n respect n respect n respect n respect st n respect		 		\$ \$ \$	5.037500 0.000000 0.000000
7. 8. 9.	The amount of distribution is of Class B Monthly Interest  The amount of distribution is of Class B Deficiency Amount  The amount of distribution is of Class B Additional Interest	n respect  n respect  n respect  n respect  n respect  n respect  n respect		 		\$	5.037500 0.000000 0.000000 5.206355

B. Information Regarding the Performance of the Trust

1.	COII	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		\$ 90,728,363.29
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates		\$ 4,692,847.11
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		\$ 8,864,265.34
2.	Prin	cipal Receivables in the Trust		
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period		\$17,148,865,196.73
1994-B	3	C-2		10:25:54 AM
	(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	l he	\$ 85,000,000.00
	(h)	The Floating Investor Percentage with respect to the Period of:		
		July 1, 1996 through July 31, 1996.		5.89%

1. Collection of Principal Receivables

		with respect to the related Monthly Period	. 0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	. 0.045000
1994-E	3 (k)	C-3 The Collateral Floating Allocation	10:25:54 AM
		with respect to the related Monthly Period	. 0.085000
	(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A 
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A 
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A 
	(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A 
3.		nquent Balances	
	were	aggregate amount of outstanding balances in delinquent as of the end of the day on the ted Monthly Period:	
		Percentage of Total Receivables	Account Balance
	(a)	35 - 64 days: 1.76%	306,656,480.15
	(b)	65 - 94 days: 0.79%	136,788,620.41
	(c)	95 - 124 days: 0.56%	98,064,333.55
	(d)	125 - 154 days: 0.42%	72,626,564.85
	(e)	155 or more days: 0.67%	
		Total 4.20%	732,136,061.72
		stor Default Amount	
	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,653,278.59
	(b)	The Class A Investor Default Amount for the related Monthly Period	
1994-F	(c)	C-4 The Class B Investor Default Amount for the related Monthly Period	10:25:54 AM \$ 164,397.57
	(d)	The Collateral Default Amount for the related Monthly Period	\$ 310,528.69
5. 		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
(0)	Investor Charge Offs for the related	 \$	0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	 \$	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	s	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	 Ť	
	Transfer Date immediately preceding this Distribution Date	 \$	0.00
1994-B (i)	C-5 The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	 10:25:54 AM	
	The aggregate amount of Class B Investor Charge Offs reimbursed on	\$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$	0.00

(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
	locations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	. \$ 0.00
1994-B	C-6	10:25:54 AM
(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. Coll	ection of Finance Charge Receivables	
	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.	.\$ 12,227,839.43
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	620,441,00
(c)		
	cipal Funding Account	
	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
1994-B	C-7	10:25:54 AM
(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
		ap Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$ 643.66
	(a)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
		ailable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 11,684,089.43
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 604,316.28
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,141,485.98
		rtfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	. 12.48%
	(b)	The Portfolio Adjusted Yield	. 4.47%
1	994-B	C-8	10:25:54 AM
C.		g Rate Determinations	
		or the Interest Period 1996 through August 14, 1996:	
	Class B	Determination -	5.50000%
	Collate	ral Interest Determination -	5.49609%
		yhted average of the Treasury Bill Rates Interest Period:	
	July 15,	1996 through August 14, 1996:	5.28710%
		MBNA AMERIC	A BANK,

C.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By:
Name: Marguerite M. Boylan
Title: Vice President

1994-B C-9 10:25:54 AM

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1996

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The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the trust during the related Monthly Period 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	4.951389
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
1994-	-C C-1 1	1:17:34 AM
	The amount of distribution in respect of Class B Monthly Interest	
7.	The amount of distribution in respect	5.123611
7.	The amount of distribution in respect of Class B Monthly Interest	5.123611  0.000000
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest \$  The amount of distribution in respect of Class B Deficiency Amounts \$  The amount of distribution in respect	5.123611 0.000000 0.000000
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest	5.123611 0.000000 0.000000

\_\_\_\_\_

	-	
(a	Or The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	. \$ 90,728,363.29
(b	of Principal Receivables processed during the related Monthly Period which were allocated in respect of	. \$ 4,692,847.11
(с	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	. \$ 8,864,265.34
2. Pr	incipal 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	. \$17,148,865,196.73
1994-C	C-2	11:17:35 AM
(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 of:	
	July 1. 1996 through July 31. 1996	5.89%

1. Collection of Principal Receivables

	(i)	The Class A Floating Allocation with respect to the related Month Period	_	0.870000
	(j)	The Class B Floating Allocation with respect to the related Month Period	-	0.045000
1994-0	(k)	C-3 The Collateral Floating Allocation with respect to the related Month	on	17:35 AM
		Period		0.085000
	(1)	The Fixed Investor Percentage wirespect to the related Monthly Pe		N/A
	(m)	The Class A Fixed Allocation with respect to the related Monthly Po		N/A
	(n)	The Class B Fixed Allocation with respect to the related Monthly Po		N/A
	(0)	The Collateral Fixed Allocation respect to the related Monthly Po		N/A
3.		nquent Balances		
	The were	aggregate amount of outstanding bandelinguent as of the end of the eted Monthly Period:		
			Percentage of Total Receivables	Aggregate Account Balance
	(a)	35 - 64 days:		306,656,480.15
	(b)	65 - 94 days:		136,788,620.41
	(c)	95 - 124 days:	0.56%	98,064,333.55
	(d)	125 - 154 days:	0.42%	72,626,564.85
	(e)	155 or more days:	0.67%	
		Total		732,136,061.72
4.		stor Default Amount		
	(a)	The Aggregate Investor Default American for the related Monthly Period .		3,653,278.59
	(b)	The Class A Investor Default Amor for the related Monthly Period .		3,178,352.33
1994-0	(c)	C-4 The Class B Investor Default Amor for the related Monthly Period .	unt	17:35 AM  164,397.57
	(d)	The Collateral Default Amount for the related Monthly Period		310,528.69
		stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the relational Monthly Period		0.00

(b)	The amount of the Class B Servicing Fee payable by the Trust to the		
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	 \$	906,250.00
6. Inves	stor Servicing Fee		
(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
(k)	The aggregate amount of Collateral 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- bution Date	 \$	0.00
1994-C (i)	C-5 The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	 11:17:3	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
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	 \$	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
(e)	The aggregate amount of Collateral 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
(c)	The aggregate amount of Class B 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

(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
	llocations	
	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	. \$ 0.00
1994-C	C-6	11:17:35 AM
(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. Coll	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 Funding Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	. \$ 632,441.28
(0)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	. \$ 1,194,610.98
	ncipal 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
1994-C	C-7	11:17:35 AM
(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 \$ 11,683,445.77
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 604,316.28
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 1,141,485.98
11.	Por	tfolio Yield
	(a)	The Portfolio Yield for the related Monthly Period
	(b)	The Portfolio Adjusted Yield 4.35%

1994-C C-8 11:17:35 AM

# C. Floating Rate Determinations

LIBOR rates for the Interest Period July 15, 1996 through August 14, 1996:

Class A and Class B determination - 5.50000%

Collateral Interest determination - 5.49609%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By:
Name: Marguerite M. Boylan
Title: Vice President

1994-C C-9 11:17:35 AM

EXHIBIT C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING JULY 31, 1996

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The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the trust during the related Monthly Period 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	4.933607
	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
1	994-1	D C-1 03:08:39	PM
1		The amount of distribution in respect	PM 5.037500
1	7.	The amount of distribution in respect	5.037500
1	7.	The amount of distribution in respect of Class B Monthly Interest	5.037500
1	7. 8.	The amount of distribution in respect of Class B Monthly Interest	5.037500
1	7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest \$  The amount of distribution in respect of Class B Deficiency Amounts \$  The amount of distribution in respect of Class B Additional Interest \$  The amount of distribution in respect	5.037500 0.000000 0.000000 5.184828

The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of		\$ 90,728,363.29
The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates		\$ 4,692,847.11
The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		\$ 8,864,265.34
cipal Receivables in the Trust		
Receivables in the Trust as of the end of the day on the last day of	. :	\$17,148,865,196.73 
C-2		03:08:39 PM
in the Trust represented by the Investor Interest of Series 1994-D as of the end of the day on the last	. :	\$ 1,000,000,000.00 
The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-D as of the end of the day on the last day of the related Monthly Period .		\$ 1,000,000,000.00 
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
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 
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
Class B Investor Interest as of the end of the day on the last day		
	of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates

1. Collection of Principal Receivables

	(i)	The Class A Floating Allocation with respect to the related Monthl Period	_	0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthl Period	-	0.045000
1994-I	(k)	C-3 The Collateral Floating Allocation with respect to the related Monthl	1	08:39 PM
		Period		0.085000
	(1)	The Fixed Investor Percentage with respect to the related Monthly Per		N/A
	(m)	The Class A Fixed Allocation with respect to the related Monthly Per	riod	N/A
	(n)	The Class B Fixed Allocation with respect to the related Monthly Per	riod	N/A
	(0)	The Collateral Fixed Allocation wirespect to the related Monthly Per		N/A
3.		nquent Balances		
	were	aggregate amount of outstanding bal delinquent as of the end of the da ted Monthly Period:		
		Re	Percentage of Total eceivables	Aggregate Account Balance
	(a)	35 - 64 days:	1.76%	306,656,480.15
	(b)	65 - 94 days:		136,788,620.41
	(c)	95 - 124 days:	0.56%	98,064,333.55
	(d)	125 - 154 days:	0.42%	72,626,564.85
	(e)	155 or more days:	0.67%	118,000,062.76
		Total		732,136,061.72
4.		stor Default Amount		
	(a)	The Aggregate Investor Default Amo for the related Monthly Period		3,653,278.59
	(b)	The Class A Investor Default Amour for the related Monthly Period	\$	3,178,352.33
1994-I	(c)	C-4 The Class B Investor Default Amour for the related Monthly Period	nt	08:39 PM 164,397.57
	(d)	The Collateral Default Amount for the related Monthly Period	\$	310,528.69
5.		stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the relat 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		ċ	0.00
	Monthly Period	• •	٠	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			
(0)	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		ė	0.00
	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
1994-D	C-5		03:08:39	PM
1994-D (i)	C-5 The aggregate amount of Class B		03:08:39	PM
	The aggregate amount of Class B Investor Charge Offs reimbursed on		03:08:39	PM
	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-		03:08:39	
	The aggregate amount of Class B Investor Charge Offs reimbursed on		03:08:39	PM 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		03:08:39	
	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date The aggregate amount of Class B		03:08:39	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		03:08:39	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount		03:08:39	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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		03:08:39	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount		\$	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding 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  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this		\$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this		\$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this		\$	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
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$	0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date		\$	0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$	0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date  The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the		\$	0.00
(i) (j) (k)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$	0.00
(i) (j) (k)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$	0.00
(i) (j) (k)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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

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

		Period	\$ 46,875.00
		The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$ 88,541.67
7.	Reall	ocations	
	, ,	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
1994-D		C-6	03:08:39 PM
	, ,	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.	Colle	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 and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$ 12,227,195.77 
	(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	\$ 632,441.28
	(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	\$ 1,194,610.98
9.		cipal Funding Account	
		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
1994-D		C-7	03:08:39 PM
		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 \$ 11,683,445.77
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 604,316.28
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 1,141,485.98
11.	Por	tfolio Yield
	(a)	The Portfolio Yield for the related Monthly Period
	(b)	The Portfolio Adjusted Yield 4.42%

1994-D C-8 03:08:39 PM

## C. Floating Rate Determinations

LIBOR for the Interest Period July 15, 1996 through August 14, 1996:

The average of the Federal Funds Rates for the Interest Period:

July 15, 1996 through August 14, 1996: 5.39935%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Title: Executive Vice Preside

1994-D C-9 03:08:39 PM

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_

MONTHLY PERIOD ENDING JULY 31, 1996

The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the Trust during the related Monthly Period is set

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

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

	The amount of distribution in respect of Class A Monthly Principal	•	•		•		\$	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	•					\$	4.965244
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
1995-	A C-1						01:58:32	PM
	A C-1 The amount of distribution in respect of Class B Monthly Interest			•				
	The amount of distribution in respect					•	\$	5.120244
7.	The amount of distribution in respect of Class B Monthly Interest			•			\$	0.000000
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest  The amount of distribution in respect of Class B Deficiency Amounts  The amount of distribution in respect						\$	0.000000

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates		\$ 52,168,809.93
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates		\$ 2,698,386.69
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		\$ 5,096,952.74
2. Prin	cipal Receivables in the Trust		
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period		\$17,148,865,196.73
1995-A	C-2		01:58:32 PM
(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	ie	\$ 48,875,000.00
(h)	The Floating Investor Percentage with respect to the period of:		
	July 1, 1996 through July 31, 1996		3.39%

1. Collection of Principal Receivables

	(i)	The Class A Floating Allocation with respect to the related Mont Period		0.870000
	(j)	The Class B Floating Allocation with respect to the related Mont Period	_	0.045000
1995-A		C-3		1:58:32 PM
	(k)	The Collateral Floating Allocati with respect to the related Mont Period		0.085000
	(1)	The Fixed Investor Percentage wirespect to the related Monthly F		N/A
	(m)	The Class A Fixed Allocation wit respect to the related Monthly E		N/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 E		N/A
3.		nquent Balances		
	were	aggregate amount of outstanding k delinquent as of the end of the ted Monthly Period:		
			Percentage of Total Receivables	Aggregate Account Balance
	(a)	35 - 64 days:	1.76%	306,656,480.15
	(b)		0.79%	136,788,620.41
	(c)	95 - 124 days:	0.56%	98,064,333.55
	(d)	125 - 154 days:	0.42%	72,626,564.85
	(e)	155 or more days:		118,000,062.76
		Total		732,136,061.72
4.		stor Default Amount		
	(a)	The Aggregate Investor Default $\it F$ for the related Monthly Period .		2,100,635.25
	(b)	The Class A Investor Default Amo for the related Monthly Period .	\$	1,827,552.70
1995-7	A (c)	$${\rm C}{\rm -4}$$ The Class B Investor Default Amo for the related Monthly Period .	ount	94,528.58
	(d)	The Collateral Default Amount for the related Monthly Period		178,553.97
		stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the rel 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)				
	Investor Charge Offs for the related		Ċ	0.00
	Monthly Period		ې 	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		Ċ	0.00
	certificate principal amount		·	0.00
(e)	The aggregate amount of Collateral			
	Charge Offs for the related Monthly Period		Ś	0.00
		• •		
(f)				
	Charge Offs set forth in 5 (e) above per \$1,000 of original certificate			
	principal amount		\$	0.00
()	mb			
(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			
(11)	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		ċ	0.00
	this distribution date		Ÿ	0.00
1995-A	C-5		01:58:32	? PM
1995-A (i)	The aggregate amount of Class B		01:58:32	? PM
			01:58:32	? PM
	The aggregate amount of Class B Investor Charge Offs reimbursed on		01:58:32	2 PM 0.00
	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-		01:58:32	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date		01:58:32	
	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in		01:58:32	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original		01:58:32	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount		01:58:32	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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		01:58:32	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount		\$	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding 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  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this		\$  \$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer		\$  \$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this		\$  \$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$  \$	0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$  \$	0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$  \$	0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$  \$	0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$ \$ 	0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$ \$ 	0.00
(i) (j) (k)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$ \$ 	0.00
(i) (j) (k)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$ \$ 	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$ \$ 	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$ \$ 	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$ \$ \$	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$ \$ \$	0.00

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

	Period	. \$ 26,953.12
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	. \$ 50,911.46
	llocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	. \$ 0.00
1995-A	C-6	01:58:32 PM
(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. 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 Funding Investment Proceeds and amounts if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	· ,
(b	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	. \$ 363,653.62
(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	. \$ 686,901.40
	ncipal 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
1995-A	C-7	01:58:32 PM
(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.		ilable Funds
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 6,717,981.57
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 347,481.74
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$ 656,354.53
11.	Por	tfolio Yield
	(a)	The Portfolio Yield for the related Monthly Period
	(b)	The Portfolio Adjusted Yield 4.34%

1995-A C-8 01:58:32 PM

## C. Floating Rate Determinations \_\_\_\_\_

LIBOR for the Interest Period

July 15, 1996 through August 14, 1996:

5.49609% -----

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By:
Name: Marguerite M. Boylan
Title: Vice President

1995-A C-9 01:58:32 PM

SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1996

MONTHLY PERIOD ENDING JULY 31, 1996

The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the Trust during the related Monthly Period is set

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	. \$	4.870522
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
1995-I	-B C-1	03:14:43	PM
	The amount of distribution in respect of Class B Monthly Interest		
	The amount of distribution in respect of Class B Monthly Interest	. \$ 	5.008300
7.	The amount of distribution in respect of Class B Monthly Interest	. \$	5.008300
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest	. \$	5.008300
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest	. \$	5.008300 0.000000 0.000000 5.166667

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	. \$ 68,046,272.96
(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	. \$ 3,519,634.40
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	. \$ 6,648,199.69
	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	. \$17,148,865,196.73
1995-B	C-2	03:14:43 PM
(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 .	
(h)	The Floating Investor Percentage with respect to the period of:	
	July 1, 1996 through July 31, 1996	4.42%

	(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthly Period		0.045000
1995-I	3 (k)	C-3 The Collateral Floating Allocation with respect to the related Monthly	03:	14:43 PM
		Period		0.085000
	(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A 
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A 
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
	(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A
3.		nquent Balances		
	were	aggregate amount of outstanding balance delinquent as of the end of the day or ted Monthly Period:		
		of T Receiv	entage Fotal Vables	Aggregate Account Balance
	(a)	-	76%	306,656,480.15
	(b)	65 - 94 days: 0.7		136,788,620.41
	(c)	95 - 124 days: 0.5	56%	98,064,333.55
	(d)	125 - 154 days: 0.4	12%	72,626,564.85
	(e)	155 or more days: 0.6	57%	118,000,062.76
		Total 4.2		732,136,061.72
4.		stor Default Amount		
	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$	2,739,958.95
	(b)	The Class A Investor Default Amount for the related Monthly Period		2,383,764.29
1995-I	3 (c)	C-4 The Class B Investor Default Amount for the related Monthly Period		14:43 PM 123,298.15
	(d)	The Collateral Default Amount for the related Monthly Period	\$	232,896.51
5.		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
	cerefficate principal amount	 ·	
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly		
	Period	 \$	0.00
(f)	The aggregate amount of Collateral		
` ,	Charge Offs set forth in 5 (e) above		
	per \$1,000 of original certificate	Ċ	0 00
	principal amount	 ې 	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
1995-B	C-5	03:14:43	PM
1995-B (i)	The aggregate amount of Class B	03:14:43	PM
		03:14:43	PM
	The aggregate amount of Class B Investor Charge Offs reimbursed on	 03:14:43	PM 0.00
	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-	 03:14:43	
	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date The aggregate amount of Class B	 03:14:43	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in	 03:14:43	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original	 03:14:43	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in	 03:14:43	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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	 \$	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer	\$  \$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this	\$  \$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$  \$	0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$  \$	0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$  \$	0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$ \$ 	0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$ \$ 	0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$ \$ 	0.00
(i) (j) (k)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$ \$ 	0.00
(i) (j) (k)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$ \$ 	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$ \$ 	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$ \$ \$ \$	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$ \$ \$ \$	0.00

	Period	. \$ 35,156.2
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	. \$ 66,406.2
	llocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	. \$ 0.0
1995-B	C-6	03:14:43 PM
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	. \$ 0.0
(c)	The Collateral Interest as of the close of business on this Distribution Date	. \$ 63,750,000.0
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	. \$ 33,750,000.0
8. 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 Funding Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	,
(b	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	. \$ 474,330.9
(с	) The aggregate 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	. \$ 895,958.5
	ncipal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date	. \$ 0.0
(b)	The Accumulation Shortfall with respect to the related Monthly Period	. \$ 0.0
1995-B	C-7	03:14:43 PM
	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	

		(d)	The amount of all or the porti Reserve Draw Amount deposited Charge Account on the related Transfer Date from the Reserve	in the Finance	
		(e)	Interest earnings on funds on in the Reserve Account deposit the Finance Charge Account on	ed in	
			related Transfer Date		\$ 0.00
			erve Draw Amount		\$ 0.00
			ilable Funds		
		(a)	The amount of Class A Availabl on deposit in the Finance Char on the related Transfer Date .	ge Account	\$ 8,762,584.39
		(b)	The amount of Class B Availabl on deposit in the Finance Char on the related Transfer Date .	ge Account	\$ 453,237.20
		(c)	The amount of Collateral Avail Funds on deposit in the Financ Account on the related Transfe	e Charge	\$ 856,114.76
			tfolio Yield		
		(a)	The Portfolio Yield for the re Monthly Period		. 12.48%
		(b)	The Portfolio Adjusted Yield f Monthly Period		
1	995-1	В	C-8		03:14:43 PM
C.			Rate Determinations		
	LIB	OR fo	r the Interest Period		
	Jul	y 15,	1996 through August 14, 1996:		5.49609%
				MBNA AMERICA NATIONAL ASSO Servicer	·

1995-B C-9 03:14:43 PM

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING JULY 31, 1996

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the trust during the related Monthly Period 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
1995	-C C-1	11:12:15 AM
	The amount of distribution in respect of Class B Monthly Interest	
7.	The amount of distribution in respect	\$ 5.094411
7.	The amount of distribution in respect of Class B Monthly Interest	\$ 5.094411
7. 8.	The amount of distribution in respect of Class B Monthly Interest	\$ 5.094411 \$ 0.000000 \$ 0.000000
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest	\$ 5.094411 \$ 0.000000 \$ 0.000000

\_\_\_\_\_

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	. \$ 52,168,809.93
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	. \$ 2,698,386.69
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	. \$ 5,096,952.74
	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	. \$17,148,865,196.73
1995-C	C-2	11:12:15 AM
(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 of:	
	July 1, 1996 through July 31, 1996	3.39%

	(i)	The Class A Floating Allocation with respect to the related Mont Period		0.870000
	(j)	The Class B Floating Allocation with respect to the related Mont Period		0.045000
1995-0	C (k)	C-3 The Collateral Floating Allocati	on	:12:15 AM
		with respect to the related Mont Period	hly 	0.085000
	(1)	The Fixed Investor Percentage wi respect to the related Monthly P		N/A
	(m)	The Class A Fixed Allocation wit respect to the related Monthly P		N/A
	(n)	The Class B Fixed Allocation wit respect to the related Monthly P		N/A
	(0)	The Collateral Fixed Allocation respect to the related Monthly P		N/A
3.		nquent Balances		
	were	aggregate amount of outstanding b delinquent as of the end of the ted Monthly Period:		
			Percentage of Total Receivables	Aggregate Account Balance
	(a)	35 - 64 days:	1.76%	306,656,480.15
	(b)	65 - 94 days:	0.79%	136,788,620.41
	(c)	95 - 124 days:	0.56%	98,064,333.55
	(d)	125 - 154 days:	0.42%	72,626,564.85
	(e)	155 or more days:	0.67%	118,000,062.76
		Total		732,136,061.72
4.		stor Default Amount		
	(a)	The Aggregate Investor Default A for the related Monthly Period .		2,100,635.25
	(b)	The Class A Investor Default Amo for the related Monthly Period .		1,827,552.70
1995-0	(c)	$$\operatorname{C-4}$$ The Class B Investor Default Amo for the related Monthly Period .	unt	:12:15 AM
	(d)	The Collateral Default Amount fo the related Monthly Period		178,553.97
		stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period		0.00

(k	I 5	The aggregate amount of Class A Investor Charge Offs set forth in (a) above per \$1,000 of original certificate principal amount	 \$	0.00
(c	I	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	 \$	0.00
(c	I 5	The aggregate amount of Class B Investor Charge Offs set forth in (c) above per \$1,000 of original certificate principal amount	 \$	0.00
(∈	C	The aggregate amount of Collateral Charge Offs for the related Monthly Period	 \$	0.00
(f	C F	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	 \$	0.00
(c	I t	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	 \$	0.00
		3		
(ŀ	I a P	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		
	t	this Distribution Date	 \$	0.00
1995-C		C-5	11:12:15 AM	
1995-C (i		C-5 The aggregate amount of Class B	11:12:15 AM	
	I		11:12:15 AM	
	t	The aggregate amount of Class B Investor Charge Offs reimbursed on		0.00
(i	t t c c c c c c c c c c c c c c c c c c	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-		0.00
(i	t t c c c c c c c c c c c c c c c c c c	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- teding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in to (i) above per \$1,000 original tertificate principal amount treimbursed on the Transfer Date	 \$	0.00
(i	j) I  5  c  r  i  k	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- teding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in to (i) above per \$1,000 original tertificate principal amount treimbursed on the Transfer Date immediately preceding this Distri-	 \$	
(i	t t t c c c c c c c c c c c c c c c c c	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- teding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in (i) above per \$1,000 original terificate principal amount reimbursed on the Transfer Date Immediately preceding this Distri- pution Date	\$	0.00
(i	t t t c c c c c c c c c c c c c c c c c	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- teding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in to (i) above per \$1,000 original terificate principal amount te imbursed on the Transfer Date Immediately preceding this Distribution Date	\$  \$	0.00
(i	I t t t t t t t t t t t t t t t t t t t	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- teding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in to (i) above per \$1,000 original terificate principal amount te imbursed on the Transfer Date Immediately preceding this Distribution Date	 \$  \$ 	0.00
(i	I t t t t t t t t t t t t t t t t t t t	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original tertificate principal amount reimbursed on the Transfer Date Immediately preceding this Distribution Date	 \$  \$ 	0.00
(i (j	I to construct the construction of the constru	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in (i) above per \$1,000 original tertificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$  \$ 	0.00
(i (j	I to construct the construction of the constru	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in 6 (i) above per \$1,000 original tertificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$  \$ 	0.00
(i) (j) (k)	I to constitute the constitute to constitute the constitute to constitute the constitute to constitute the cons	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in (i) above per \$1,000 original tertificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$	0.00
(i) (j) (k)	I to constitute the constitute to constitute the constitute to constitute the constitute to constitute the cons	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$	0.00

	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
	llocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	. \$ 0.00
1995-C	C-6	11:12:15 AM
(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. 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.	
d)	The aggregate 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	. \$ 363,653.62
(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	. \$ 686,901.40
	ncipal 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
1995-C	C-7	11:12:15 AM
(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
	eserve Draw Amount	\$ 0.00
	wap Cash Flows	
(a	The amount of the Net Swap Receipt for the related Transfer Date	\$ 238,149.71
(a	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
	vailable Funds	
(a	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 6,956,131.28
(b	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 347,481.74
(c	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 656,354.53
	ortfolio Yield	
(a	The Portfolio Yield for the related Monthly Period	. 12.48%
(b	The Portfolio Adjusted Yield	. 4.40%
995-C	C-8	11:12:15 AM
	ng Rate Determinations	
LIBOR	for the Interest Period	5.49609%
Intere	ation Regarding the Status of the st Rate Swap and the Swap Counterparty	
	e Mark-to-Market Amount, if any, for the lated Monthly Period	
	s the Interest Reserve Account been tablished?	No
	s the Interest Reserve Account been	No

С.

D.

funded?

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 . . .

none

6. Has the Interest Rate Swap been Terminated?

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

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By:\_\_\_\_

Name: Marguerite M. Boylan Title: Vice President

1995-C C-9 11:12:15 AM

SERIES 1995-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING JULY 31, 1996

The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the trust during the related Monthly Period 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

1.	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
1995-1	D C-1	02:42:55 PM
	D C-1  The amount of distribution in respect of Class B Monthly Interest	
	The amount of distribution in respect	\$ 4.982466
7.	The amount of distribution in respect of Class B Monthly Interest	\$ 4.982466
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest	\$ 4.982466 \$ 0.000000 \$ 0.000000
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest	\$ 4.982466 \$ 0.000000 \$ 0.000000 \$ 5.180522

1. Colle	ction of Principal Receivables	
	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	. \$ 45,364,182.49
	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	. \$ 2,346,423.57
	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	. \$ 4,432,132.57
	ipal Receivables in the Trust	
	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	. \$17,148,865,196.73
1995-D	C-2	02:42:55 PM
	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
	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
	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
	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
	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
_	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
	The Floating Investor Percentage with respect to the Period of:	
Ju	ly 1, 1996 through July 31, 1996	2.95%

	(i)	The Class A Floating Allocation with respect to the related Month Period		0.870000
	(j)	The Class B Floating Allocation with respect to the related Month Period		0.045000
1995-I	D (k)	3	on	:42:55 PM
		with respect to the related Month Period	11y 	0.085000
	(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
3.		nquent Balances		
	The were	aggregate amount of outstanding ba delinquent as of the end of the o ted Monthly Period:		
			Percentage of Total Receivables	Aggregate Account Balance
	(a)	35 - 64 days:	1.76%	306,656,480.15
	(b)	65 - 94 days:	0.79%	136,788,620.41
	(c)	95 - 124 days:	0.56%	98,064,333.55
	(d)	125 - 154 days:	0.42%	72,626,564.85
	(e)	155 or more days:	0.67%	118,000,062.76
		Total		732,136,061.72
4.		stor Default Amount		
	(a)	The Aggregate Investor Default An for the related Monthly Period .		1,826,639.33
	(b)	The Class A Investor Default Amou for the related Monthly Period .		1,589,176.23
1995-I	D (c)	C-4 The Class B Investor Default Amou		:42:55 PM
	(0)	for the related Monthly Period .		82 <b>,</b> 198.77
	(d)	The Collateral Default Amount for the related Monthly Period		155,264.33
5.		stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the relamonthly Period		0.00

(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	 \$	0.00
(0)	Investor Charge Offs for the related	 \$	0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	 \$	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
1995-D (i)	C-5 The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-	02:42:55 PM	
	The aggregate amount of Class B Investor Charge Offs reimbursed on	\$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$	0.00

	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
	locations		
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	. \$	0.00
1995-D	C-6	02	:42:55 PM
(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. Coll	ection of Finance Charge Receivables		
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	,	6,222,133.14
(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	. \$	316,220.62
(0)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	. \$	597,305.52
	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
1995-D	C-7	02	:42:55 PM
	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
		serve Draw Amount		0.00
		ap Cash Flows		
		The amount of the Net Swap Receipt for the related Transfer Date	\$	108,535.04
	(a)	The amount of the Net Swap Payment		
12.	Ava	for the related Transfer Date		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date		5,950,258.14
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date		
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date		570,743.02
		rtfolio Yield		
		The Portfolio Yield for the related Monthly Period		12.48%
	(b)	The Portfolio Adjusted Yield		4.54%
.995-	D	C-8	02:42	2:55 PM
		g Rate Determinations		
LIB	OR fo	or the Interest Period		
Jul	y 15,	1996 through August 14, 1996	5.496	609%
Int	erest	cion Regarding the Status of the		
1.		Mark-to-Market Amount, if any, for the ated Monthly Period		/A
2.		the Interest Reserve Account been ablished?	No	

3. Has the Interest Reserve Account been

funded? No 4. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any . . . . . \$ 0.00 5. How any funds withdrawn from the Interest Reserve Account were utilized . . . . none 6. Has the Interest Rate Swap been Terminated? No 7. Long Term Credit Rating of the Swap AAA/Aaa Counterparty MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Ву:\_\_\_

Name: Marguerite M. Boylan Title: Vice President

1995-D C-9 02:42:56 PM

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING JUNE 30, 1996

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of July 15, 1996, and with respect to the performance of the Trust during the related Monthly Period 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	0.00000
3.	The amount of distribution in respect of Collateral Monthly Principal \$	0.00000
4.	The amount of distribution in respect of Class A Monthly Interest	4.445848
5.	The amount of distribution in respect of Class A Deficiency Amounts	0.00000
6.	The amount of distribution in respect of Class A Additional Interest \$	0.00000
1995-	-E C-1	05:08:42 PM
	The amount of distribution in respect of Class B Monthly Interest	
7.	The amount of distribution in respect	4.523626
7.	The amount of distribution in respect of Class B Monthly Interest \$  The amount of distribution in respect	0.000000
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest \$  The amount of distribution in respect of Class B Deficiency Amounts \$  The amount of distribution in respect	4.523626 0.000000 0.000000
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest	4.523626 0.000000 0.000000

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(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	:	\$ 41,980,672.90
(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	:	\$ 2,171,414.10
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	:	\$ 4,101,560.45
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	:	\$16,975,561,627.28
1995-E	C-2		05:08:42 PM
(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 th last day of the related Monthly period	е	\$ 42,500,000.00 
(h)	The Floating Investor Percentage with respect to the period of:		
	June 1, 1996 through June 30, 1996		3.04%

1. Collection of Principal Receivables

	(i)	The Class A Floating Allocation with respect to the related Mont Period		0.870000
	(j)	The Class B Floating Allocation with respect to the related Mont Period	_	0.045000
1995-E		C-3		5:08:42 PM
	(k)	The Collateral Floating Allocativith respect to the related Mont Period		0.085000
	(1)	The Fixed Investor Percentage wirespect to the related Monthly E		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 E		N/A
	(0)	The Collateral Fixed Allocation respect to the related Monthly F		N/A
3.		nquent Balances		
	were	aggregate amount of outstanding k delinquent as of the end of the ted Monthly Period:		
			Percentage of Total Receivables	Aggregate Account Balance
	(a)	35 - 64 days:	1.61%	276,686,094.15
	(b)		0.75%	129,941,776.85
	(c)	95 - 124 days:	0.53%	90,513,990.94
	(d)	125 - 154 days:		72,766,783.33
	(e)			114,792,307.12
	(-)			
		Total		684,700,952.39
4.		stor Default Amount		
	(a)	The Aggregate Investor Default A	\mount	
	(4)	for the related Monthly Period .		1,711,971.67
	(b)	The Class A Investor Default Amo	\$	1,489,415.38
1995-E		C-4	0.5	5:08:42 PM
	(c)	The Class B Investor Default Amo for the related Monthly Period .		77,038.71
	(d)	The Collateral Default Amount for the related Monthly Period		145,517.58
		stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the rel 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
1995-E (i)	C-5 The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	 05:08:42 PM	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
43.3			
(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	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	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	\$ 453,1.	

		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
		locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
1995-E		C-6	05:08:42 PM
	(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.	Colle	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 and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$ 6,107,712.30
	(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	\$ 315,916.27
	(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	\$ 596,730.53
9.		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
1995-E		C-7	05:08:42 PM
		The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related	\$ 0.00

		(d)	The amount of all or the portion of Reserve Draw Amount deposited in the Charge Account on the related Transfer Date from the Reserve Account	Finance	
		(e)	Interest earnings on funds on deposi in the Reserve Account deposited in the Finance Charge Account on the	t	
			related Transfer Date	\$	0.00
			erve Draw Amount	\$	0.00
			ilable Funds		
		(a)	The amount of Class A Available Fund on deposit in the Finance Charge Account the related Transfer Date	ount	5,835,837.30
		(b)	The amount of Class B Available Fund on deposit in the Finance Charge Accon the related Transfer Date	ount	301,853.77
		(c)	The amount of Collateral Available Funds on deposit in the Finance Char Account on the related Transfer Date		570,168.03
			tfolio Yield		
		(a)	The Portfolio Yield for the related Monthly Period		12.74%
		(b)	The Portfolio Adjusted Yield for the Monthly Period		
1	995 <b>-</b> E		C-8		05:08:42 PM
C.			Rate Determinations		
	LIBO	R fo	r the Interest Period		
	June	17,	1996 through July 14, 1996:		5.49609%
				AMERICA NAL ASSO cer	

1995-E C-9 05:08:42 PM

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_

MONTHLY PERIOD ENDING JULY 31, 1996

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The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the Trust during the related Monthly Period is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal \$	0.000000
2.	The amount of distribution in respect of Class B Monthly Principal \$	0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal \$	0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	5.500000
5.	The amount of distribution in respect of Class A Deficiency Amounts \$	0.000000
6.	The amount of distribution in respect of Class A Additional Interest \$	0.000000
1995-	-F C-1 1	0:58:51 AM
	The amount of distribution in respect of Class B Monthly Interest	
7.	The amount of distribution in respect	5.625000
7.	The amount of distribution in respect of Class B Monthly Interest	0.000000
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest	5.625000 0.000000 0.000000
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest	5.625000 0.000000 0.000000 0.000000 5.119478

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(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		\$ 47,449,891.59
(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		\$ 1,955,352.76
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		\$ 2,737,494.42
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		\$17,148,865,196.73
1995-F	C-2		10:58:51 AM
(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 th last day of the related Monthly period	e	\$ 26,250,000.00
(h)	The Floating Investor Percentage with respect to the period of:		
	July 1, 1996 through July 31, 1996		2.95%

1. Collection of Principal Receivables

	(i)	The Class A Floating Allocation with respect to the related Mont Period	-	0.910000
	(j)	The Class B Floating Allocation with respect to the related Mont Period	-	0.037500
1995-I		C-3		0:58:51 AM
	(k)	The Collateral Floating Allocati with respect to the related Mont Period		0.052500
	(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 E		N/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 
3.		nquent Balances		
	were	aggregate amount of outstanding k delinquent as of the end of the ted Monthly Period:		
			Percentage of Total Receivables	Aggregate Account Balance
	(a)	35 - 64 days:	1.76%	306,656,480.15
	(b)	65 - 94 days:	0.79%	136,788,620.41
	(c)	95 - 124 days:	0.56%	98,064,333.55
	(d)	125 - 154 days:	0.42%	72,626,564.85
	(e)	155 or more days:	0.67%	118,000,062.76
		Total		732,136,061.72
4.		stor Default Amount		
	(a)	The Aggregate Investor Default $\it F$ for the related Monthly Period .		1,826,639.29
	(b)	The Class A Investor Default Amo for the related Monthly Period .	\$	1,662,241.74
1995-I	(c)	C-4 The Class B Investor Default Amo		0:58:51 AM
		for the related Monthly Period .	\$	68,498.98
	(d)	The Collateral Default Amount for the related Monthly Period		95,898.57
		stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period		0.00

(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount		\$	0.00
(0)	Investor Charge Offs for the related		\$	0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount		\$	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		s	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
1995-F (i)	C-5 The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date		10:58:51 AM	0.00
	The aggregate amount of Class B Investor Charge Offs reimbursed on		\$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date		\$\$ \$\$ \$\$	0.00

	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
	llocations		
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	. \$	0.00
1995-F	C-6	10:58	:51 AM
(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	. \$ 2	6,250,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date		8,750,000.00 
8. 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 Funding Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates		6,394,682.95 
(b	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	. \$	263,517.16
(c	) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	. \$	368,924.14
	ncipal 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
1995-F	C-7	10:58	:51 AM
(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)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	.\$ 0.00
			erve Draw Amount	.\$ 0.00
		-	p Cash Flows	
		(a)	The amount of the Net Swap Receipt for the related Transfer Date	329,141.40
		(b)	The amount of the Net Swap Payment for the related Transfer Date	0.00
	12.		ilable Funds	
		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 6,110,307.95
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 251,798.41
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 352,517.89
19	95-E		C-8	10:58:51 AM
		(a)	The Portfolio Yield for the related Monthly Period	. 12.48%
		(b)	The Portfolio Adjusted Yield for the relate Monthly Period	
С.			Rate Determinations	
	LIBO	OR fo	r the Interest Period	
	Coll	ater	al Interest Determination	
	July	, 15 <b>,</b>	1996 through August 14, 1996:	5.49609%
			MRNA AMERICA	A RANK

C.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Ву:\_ Name: Marguerite M. Boylan 1995-F C-9 10:58:51 AM

EXHIBIT C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING JULY 31, 1996

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The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the Trust during the related Monthly Period 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).

\$1,000 Original Certificate Principal Amount).

B. Information Regarding the Performance of the Trust

1.	The amount of di of Class A Month						 \$	0.000000
2.	The amount of di of Class B Month	stribution in ly Principal.	respect				 \$	0.000000
3.	The amount of di of Collateral Mo	stribution in nthly Principa	respect		•		 \$	0.000000
4.	The amount of di of Class A Month	stribution in ly Interest .	respect	•	•		 \$	4.879133
5.	The amount of di of Class A Defic	stribution in iency Amounts	respect	•		•	 \$	0.000000
6.	The amount of di of Class A Addit	stribution in ional Interest	respect		•		 \$	0.000000
4005	_						05 40 04	
1995-		C-1					05:49:34	PM
	I The amount of di of Class B Month	stribution in			•	•	 05:49:34	
7.	The amount of di	stribution in ly Interest .	respect				\$	4.965244
7.	The amount of di of Class B Month The amount of di	stribution in ly Interest . stribution in iency Amounts	respect			•	 \$	0.000000
7. 8.	The amount of di of Class B Month The amount of di of Class B Defic	stribution in ly Interest . stribution in iency Amounts stribution in ional Interest	respect			•	 \$\$	0.000000

	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates		\$ 68,046,272.96
(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		\$ 3,519,634.40
(c)	of Principal Receivables processed during the related Monthly Period which were allocated in respect of		\$ 6,648,199.69
2. Pri	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		\$17,148,865,196.73
1995-I	C-2		05:49:34 PM
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period		\$ 750,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period		\$ 750,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period		\$ 652,500,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period		\$ 652,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period		\$ 33,750,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collatera Interest as of the end of the day on the last day of the related Monthly period	ne	\$ 63,750,000.00
(h)	The Floating Investor Percentage with respect to the period of:		
	July 1, 1996 through July 31, 1996		4.42%

1. Collection of Principal Receivables

	(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthly Period		0.045000
1995-1	[ (k)	C-3 The Collateral Floating Allocation with respect to the related Monthly	05:	49:34 PM
		Period		0.085000
	(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
	(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A
3.		nquent Balances		
	The were	aggregate amount of outstanding balance delinquent as of the end of the day on ted Monthly Period:		
				Aggregate Account Balance
	(a)	35 - 64 days:		306,656,480.15
	(b)	65 - 94 days: 0.7	9%	136,788,620.41
	(c)	95 - 124 days: 0.5	6%	98,064,333.55
	(d)	125 - 154 days: 0.4	2%	72,626,564.85
	(e)		7%	118,000,062.76
		Total 4.2		732,136,061.72
4.		stor Default Amount		
	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$	2,739,958.95
	(b)	The Class A Investor Default Amount for the related Monthly Period		2,383,764.29
1995-1	(c)	C-4 The Class B Investor Default Amount for the related Monthly Period		49:34 PM 123,298.15
	(d)	The Collateral Default Amount for the related Monthly Period	\$	232,896.51
5.		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)	Investor Charge Offs for the related	 \$	0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	 \$	
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period		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	Ť	
		Transfer Date immediately preceding this Distribution Date	 \$	0.00
1995-I		C-5 The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	 05:49:34 PM	0.00
1995-I		The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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-	\$	
1995-I	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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	 \$	0.00
1995-I	(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
	(i) (j) (k) (l)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$	0.00
	(i) (j) (k) (l)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$ \$ \$	0.00  0.00 

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

	Period	\$ 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	
1995-I	C-6	05:49:34 PM
	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	
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 33,750,000.00
8. 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 Funding Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$ 9 170 396 89
	Class A Celtificates	
(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	ė 474 220 OE
	Certificates	474,330.95
(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	•
0 Dri	nginal Funding Aggunt	
	ncipal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date	
1995-I	C-7 05:49:34 PM	
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

(c) The Principal Funding Investment

			roceeds deposited in the Finance	
			narge Account on the related ransfer Date	0.00
	(0	Re	ne amount of all or the portion of the eserve Draw Amount deposited in the Finance harge Account on the related	÷
			ransfer Date from the Reserve Account \$	0.00
	(∈	i: tl	nterest earnings on funds on deposit n the Reserve Account deposited in ne Finance Charge Account on the	
		re	elated Transfer Date	0.00
	10. F	Reserv	ve Draw Amount	0.00
	11. <i>F</i>		able Funds	
	(ē	01	ne amount of Class A Available Funds n deposit in the Finance Charge Account n the related Transfer Date	8,762,584.39
	(k	01	ne amount of Class B Available Funds n deposit in the Finance Charge Account n the related Transfer Date	453,237.20
	(0	Fı	ne amount of Collateral Available ands on deposit in the Finance Charge account on the related Transfer Date \$	856,114.76
	12. E		plio Yield	
	( ē		ne Portfolio Yield for the related onthly Period	12.48%
	(k		ne Portfolio Adjusted Yield for the related onthly Period	
1	995-I		C-8	05:49:34 PM
c.	Floati	ina Ra	ate Determinations	
			the Interest Period	
	TIBOK	TOL 1	The incerest teriod	
	July 1	15, 19	996 through August 14, 1996:	5.49609%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

1995-I C-9 05:49:34 PM

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING JULY 31, 1996

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The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the Trust during the related Monthly Period 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 Class A M				•					\$	0.000000
2.	The amount of Class B M	of distri	ibution in Principal.	respect						\$	0.000000
3.	The amount of Collatera									\$	0.000000
4.	The amount of Class A M	of distri	ibution in Interest .	respect					٠	\$	4.930800
5.	The amount of Class A I	of distri Deficiend	ibution in cy Amounts	respect	•					\$	0.000000
6.	The amount of Class A A								•	\$	0.000000
1005	-		0.1							04:44:47	DM.
1995-	J		C-1							114:44:47	
/ •	m1	. 6 . 11 . 1								01.11.11	111
	The amount of Class B M					•	٠	•			
8.		Monthly I	Interest .						•	\$ 	5.034133
	of Class B M	Monthly i	Interest .  ibution in cy Amounts	respect						\$	5.034133
9.	of Class B M The amount o	Monthly in the following of distributions of distributions of distributions of distributions and distributions are distributed in the following of distributed	Interest .  Libution in cy Amounts  Libution in al Interest  Libution in	respect respect respect						\$	5.034133  0.000000 

B. Information 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	. \$ 45,364,182.49
(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	. \$ 2,346,423.57
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	. \$ 4,432,132.57
	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	. \$17,148,865,196.73
1995-J	C-2	04:44:48 PM
(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 of:	
	July 1, 1996 through July 31, 1996	2.95%

	(i)	The Class A Floating Allocation with respect to the related Mont Period	hly 	0.870000
	(j)	The Class B Floating Allocation with respect to the related Mont Period	_	0.045000
1995-3	J (k)	C-3 The Collateral Floating Allocati		04:44:48 PM
	(12)	with respect to the related Mont		0.085000
	(1)	The Fixed Investor Percentage wi respect to the related Monthly P		N/A
	(m)	The Class A Fixed Allocation wit respect to the related Monthly P		N/A
	(n)	The Class B Fixed Allocation wit respect to the related Monthly P		N/A 
	(0)	The Collateral Fixed Allocation respect to the related Monthly P		N/A 
3.		nquent Balances		
	were	aggregate amount of outstanding b delinquent as of the end of the ted Monthly Period:		
			Percentage of Total Receivables	Aggregate Account Balance
	(a)	35 - 64 days:		306,656,480.15
	(b)	65 - 94 days:	0.79%	136,788,620.41
	(c)	95 - 124 days:	0.56%	98,064,333.55
	(d)	125 - 154 days:	0.42%	72,626,564.85
	(e)	155 or more days:	0.67%	118,000,062.76
		Total		732,136,061.72
4.		stor Default Amount		
	(a)	The Aggregate Investor Default A for the related Monthly Period .		1,826,639.33
	(b)	The Class A Investor Default Amo for the related Monthly Period .	\$	1,589,176.23
1995-3	(c)	$$\operatorname{C-4}$$ The Class B Investor Default Amo for the related Monthly Period .	unt	82,198.77
	(d)	The Collateral Default Amount fo the related Monthly Period		155,264.33
		stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the rel 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
		·	
1995-J (i)	C-5 The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	 04:44:48 PM	0.00
(j)	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
(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	 ş	0.00
	stor Servicing Fee		
(a)	The amount of the Class A Servicing Fee payable by the Trust to the		
	Servicer for the related Monthly Period	 \$ 453,1	25.00

(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	· ·
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 312,500.00
1995-J	C-6	04:44:48 PM
	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	
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$ 22,500,000.00
	) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$ 6,113,598.10
(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	\$ 316,220.62
(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	\$ 597,305.52
	ncipal Funding Account	
(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date	\$ 0.00
	5 / 01.11.40 III	
(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)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	related fransier Date	
	serve Draw Amount	\$ 0.00
	ailable Funds	
	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 5,841,723.10
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 302,158.12
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 570,743.02
	ortfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	. 12.48%
(b)	The Portfolio Adjusted Yield for the relate Monthly Period	
1995-J	C-8	04:44:48 PM
	g Rate Determinations	
LIBOR f	or the Interest Period	
July 15	, 1996 through August 14, 1996:	5.49609%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By:
Name: Marguerite M. Boylan
Title: Vice President

1995-J C-9 04:44:48 PM

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING JULY 31, 1996

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The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the Trust during the related Monthly Period 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 \$	4.913578
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
1996-1	A C-1 05:47:06	PM
	The amount of distribution in respect of Class B Monthly Interest \$	
	The amount of distribution in respect	5.025522
7.	The amount of distribution in respect of Class B Monthly Interest \$	0.000000
7.	The amount of distribution in respect of Class B Monthly Interest \$  The amount of distribution in respect of Class B Deficiency Amounts \$  The amount of distribution in respect	5.025522  0.000000 
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest \$  The amount of distribution in respect of Class B Deficiency Amounts \$  The amount of distribution in respect of Class B Additional Interest \$  The amount of distribution in respect of Collateral Monthly Interest \$  The amount of distribution in respect of any accrued and unpaid Collateral	5.025522  0.000000 

1. 0	OTTE	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		\$ 63,509,855.21
(	b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates		\$ 3,284,992.96
(	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		\$ 6,204,986.45
2. F	rinc	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		\$17,148,865,196.73
1996-A		C-2		05:47:06 PM
(	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	ne	\$ 59,500,000.00
(	h)	The Floating Investor Percentage with respect to the period of:		
		July 1, 1996 through July 31, 1996		4.12%

1. Collection of Principal Receivables

		with respect to the related Monthly Period		0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthly Period		0.045000
1996-A		C-3	05:47	:06 PM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period		0.085000
	(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A 
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A 
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A 
	(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A 
3. 		nquent Balances		
	were	aggregate amount of outstanding balances in delinquent as of the end of the day on the ted Monthly Period:		
		Percentage of Total Receivables	3	ggregate Account Balance 
	(a)	<u> -</u>	30	6,656,480.15
	(b)	65 - 94 days: 0.79%	13	6,788,620.41
	(c)	95 - 124 days: 0.56%		8,064,333.55
	(d)	125 - 154 days: 0.42%	7	2,626,564.85
	(e)	155 or more days: 0.67%	11	8,000,062.76
		Total 4.20%		2,136,061.72
		stor Default Amount		
	(a)	The Aggregate Investor Default Amount for the related Monthly Period		2,557,295.06 
1006	(b)	The Class A Investor Default Amount for the related Monthly Period		
1996-A	(c)	C-4 The Class B Investor Default Amount for the related Monthly Period	\$	:06 PM 115,078.28
	(d)	The Collateral Default Amount for the related Monthly Period		217,370.09
		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
1996-A (i)	C-5 The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	05:47:06 PM
(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
	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

(0)	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	
	illocations	
	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	
1996-A	C-6	05:47:06 PM
(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
( <i>a</i>	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the	
(k	Class A Certificates	
(6	The aggregate 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	\$ 836,227.73
	ncipal Funding Account	
(a)		\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
1996-A	C-7	05:47:06 PM

	(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 Finan Charge Account on the related Transfer Date from the Reserve Account	
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	.\$ 0.00
10		erve Draw Amount	.\$ 0.00
11		ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 8,178,412.16
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 423,021.41
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 799,040.23
12		tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	. 12.48%
	(b)	The Portfolio Adjusted Yield for the relat Monthly Period	
1996	-A	C-8	05:47:06 PM
		Rate Determinations	
	BOR fo	r the Interest Period	

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By:
Name: Marguerite M. Boylan
Title: Vice President

1996-A C-9 05:47:06 PM

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING JULY 31, 1996

The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the Trust during the related Monthly Period is set

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 i of Class A Monthly Principal	n respect				\$	0.000000
2.	The amount of distribution i of Class B Monthly Principal	n respect				\$	0.000000
3.	The amount of distribution i of Collateral Monthly Princi			•		\$	0.000000
4.	The amount of distribution i of Class A Monthly Interest			•		\$	4.956633
5.	The amount of distribution i of Class A Deficiency Amount	n respect				\$	0.000000
6.	The amount of distribution i of Class A Additional Intere					\$	0.000000
1996-1	В С-1					04:22:41	PM
	B C-1 The amount of distribution i of Class B Monthly Interest	n respect		•			
7.	The amount of distribution i	n respect	•			\$	5.051355
7.	The amount of distribution i of Class B Monthly Interest  The amount of distribution i	n respect n respect s				\$	0.000000
7. 8. 9.	The amount of distribution i of Class B Monthly Interest  The amount of distribution i of Class B Deficiency Amount  The amount of distribution i	n respect n respect s n respect st		•		\$	0.000000
7. 8. 9.	The amount of distribution i of Class B Monthly Interest  The amount of distribution i of Class B Deficiency Amount  The amount of distribution i of Class B Additional Intere	n respect  n respect  n respect  n respect  n respect  n respect  t		•		\$	5.051355 0.000000 0.000000 5.352744

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	. \$ 45,364,182.49
(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	. \$ 2,346,423.57
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	. \$ 4,432,132.57
	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	. \$17,148,865,196.73
1996-В	C-2	04:22:41 PM
(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 .	
(h)	The Floating Investor Percentage with respect to the period of:	
	July 1, 1996 through July 31, 1996	2.95%

		with respect to the related Monthly Period	. 0.87	0000
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	. 0.04	5000
1996-I	3	C-3	04:22:41	PM
	(k)	The Collateral Floating Allocation		
	,	with respect to the related Monthly Period		5000
	(1)	The Fixed Investor Percentage with respect to the related Monthly Period		ÄA
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period		A
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period		Ä
	(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		'A
3.		nquent Balances		
	were	aggregate amount of outstanding balances in delinquent as of the end of the day on the ted Monthly Period:		
		Percentage of Total Receivables	Acco Bala	ount ince
	(a)	35 - 64 days: 1.76%	306,65	6,480.15
	(b)	65 - 94 days: 0.79%		8,620.41
	(c)	95 - 124 days: 0.56%	98,06	4,333.55
	(d)	125 - 154 days: 0.429	72,62	6,564.85
			118,00	
	(0)			
		Total 4.20%	732,13	
		stor Default Amount		
	(a)	The Aggregate Investor Default Amount for the related Monthly Period		6,639.33
	(b)	The Class A Investor Default Amount for the related Monthly Period		9,176.23
1996-I	3 (c)	\$C\$-4\$ The Class B Investor Default Amount for the related Monthly Period		
	(d)	The Collateral Default Amount for the related Monthly Period	\$ 15	5,264.33
5. 		stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$	0.00

(b)	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
1996-B (i)	C-5 The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	 04:22:41 PM \$0	.00
	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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 \$ 0 \$ 0	.00

	(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
		locations	
		The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	. \$ 0.00
1996-E	3	C-6	04:22:41 PM
	(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.	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 and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	. \$ 6,113,598.10 
	(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	. \$ 316,220.6
	(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	. \$ 597 <b>,</b> 305.5
9.		cipal Funding Account	
	(a)		. \$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	. \$ 0.00
1996-E		C-7	04:22:41 PM

		(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)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	.\$ 0.00
	10.		erve Draw Amount	.\$ 0.00
			ilable Funds	
		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 5,841,723.10
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 302,158.12
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 570,743.02
			tfolio Yield 	
		(a)	The Portfolio Yield for the related Monthly Period	. 12.48%
		(b)	The Portfolio Adjusted Yield for the relate Monthly Period	
1	996-E	3	C-8	04:22:41 PM
	Floa		Rate Determinations	
С.				
·			r the Interest Period	

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By:
Name: Marguerite M. Boylan
Title: Vice President

1996-B C-9 04:22:41 PM

EXHIBIT C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING JULY 31, 1996

The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the Trust during the related Monthly Period 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

1.	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	•			\$	4.853300
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
1996-0	C C-1				08:51:29	AM
	C C-1  The amount of distribution in respect of Class B Monthly Interest					
	The amount of distribution in respect	•			\$	4.973855
7.	The amount of distribution in respect of Class B Monthly Interest		•		\$	0.000000
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest  The amount of distribution in respect of Class B Deficiency Amounts  The amount of distribution in respect				\$	4.973855 0.000000 0.000000
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest  The amount of distribution in respect of Class B Deficiency Amounts  The amount of distribution in respect of Class B Additional Interest  The amount of distribution in respect				 \$	4.973855 0.000000 0.000000 5.184828

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		\$ 45,364,182.49
(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	\$ 2,346,423.57
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		\$ 4,432,132.57
	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		\$17,148,865,196.73 
1996-C	C-2		08:51:29 AM
(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 of:		
	July 1, 1996 through July 31, 1996		2.95%

		with respect to the related Monthly Period		0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthly Period		0.045000
1996-0		C-3	08:5	51:29 AM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period		0.085000
	(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A 
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A 
	(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A
3.		nquent Balances		
	were	aggregate amount of outstanding balances in delinquent as of the end of the day on the ted Monthly Period:		
		Percentag of Tota: Receivable	L es	Aggregate Account Balance
	(a)	35 - 64 days: 1.76%	3	306,656,480.15
	(b)	65 - 94 days: 0.79%		36,788,620.41
	(c)	95 - 124 days: 0.56%		98,064,333.55
	(d)	125 - 154 days: 0.42%		72,626,564.85
	(e)	155 or more days: 0.67%	1	18,000,062.76
		Total 4.20%	7	732,136,061.72
4.		stor Default Amount		
	(a)	The Aggregate Investor Default Amount for the related Monthly Period		1,826,639.33
	(b)	The Class A Investor Default Amount for the related Monthly Period		1,589,176.23
1996-C		C-4 The Class B Investor Default Amount for the related Monthly Period	. \$	82,198.77
	(d)	The Collateral Default Amount for the related Monthly Period	. \$ 	155,264.33
5. 		stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	. \$ 	0.00

(b)	Investor Charge Offs set forth in	
	5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
( . )	m)	
(c)	Investor Charge Offs for the related	
	Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B	
(α)	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	
137	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
1996-C	C-5	08·51·29 AM
1996-C	C-5 The aggregate amount of Class B	08:51:29 AM
		08:51:29 AM
	The aggregate amount of Class B Investor Charge Offs reimbursed on	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	
	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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-	
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) (j)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

(c)	Fee payable by the Trust to the Servicer for the related Monthly	\$ 44,270.83
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 312,500.00
	allocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
1996-C	C-6	08:51:29 AM
(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	
(4	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the	
(1	Class A Certificates	\$ 6,113,598.10
	Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 316,220.65
(4	The aggregate 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	\$ 597,305.5
	incipal 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	
1996-C	C-7	08:51:29 AM

1996-C C-7 08:51:29 AM

	(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 Finan 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
		erve Draw Amount	.\$	0.00
		ilable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	5,841,723.10
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	302,158.12
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	570,743.02
		tfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period		12.48%
	(b)	The Portfolio Adjusted Yield for the relat Monthly Period	ed •	4.48%
19	96-C	C-8	08:	51:29 AM
,		Rate Determinations		
•				
	LIBOR fo	r the Interest Period		

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By:
Name: Marguerite M. Boylan
Title: Vice President

1996-C C-9 08:51:29 AM

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING JULY 31, 1996

The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the Trust during the related Monthly Period 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 \$	4.861911
	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
19	96-I	D C-1 02:16:11	PM
		The amount of distribution in respect of Class B Monthly Interest	
	7.	The amount of distribution in respect	4.982466
	7.	The amount of distribution in respect of Class B Monthly Interest	0.000000
	7. 8.	The amount of distribution in respect of Class B Monthly Interest \$  The amount of distribution in respect of Class B Deficiency Amounts \$  The amount of distribution in respect	4.982466 0.000000 0.000000
	7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest \$  The amount of distribution in respect of Class B Deficiency Amounts \$  The amount of distribution in respect of Class B Additional Interest \$  The amount of distribution in respect	4.982466 0.000000 0.000000 5.120244

\_\_\_\_\_

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	•	\$ 88,642,654.25
(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	•	\$ 7,821,410.70
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	•	\$ 7,821,410.70
	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		\$17,148,865,196.73 
1996-D	C-2		02:16:11 PM
(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 of:		
	July 1, 1996 through July 31, 1996		5.89%

		with respect to the related Monthly Period		0.850000
	(j)	The Class B Floating Allocation with respect to the related Monthly Period		0.075000
1996-0	)	C-3	02:1	6:11 PM
	(k)	The Collateral Floating Allocation		
		with respect to the related Monthly Period		0.075000
	(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A 
	(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A 
3. 		nquent Balances		
	were	aggregate amount of outstanding balances in delinquent as of the end of the day on the ted Monthly Period:		
		Percentag of Total Receivable	: S	Aggregate Account Balance
	(a)	35 - 64 days: 1.76%	3	06,656,480.15
	(b)	65 - 94 days: 0.79%		36,788,620.41
	(c)	95 - 124 days: 0.56%		98,064,333.55
	(d)	125 - 154 days: 0.42%		72,626,564.85
		 155 or more days: 0.67%		18,000,062.76
		Total 4.20%		32,136,061.72
4.		stor Default Amount		
	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$	3,653,278.54
	(b)	The Class A Investor Default Amount for the related Monthly Period		3,105,286.76
1996-0		C-4 The Class B Investor Default Amount for the related Monthly Period	\$	273,995.89
	(d)	The Collateral Default Amount for the related Monthly Period		273,995.89
5. 		stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$	0.00

(b)	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
4005 -	0.5	00 45 44	
1996-D (i)	C-5 The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	 02:16:11 PM \$ 0	.00
	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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 \$ 0	.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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 \$ 0	.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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 \$ 0 \$ 0	.00

(c)	Fee payable by the Trust to the Servicer for the related Monthly	\$ 78,125.00
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$ 625,000.00
	llocations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
1996-D	C-6	02:16:11 PM
(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
(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 which were allocated in respect of the Class A Certificates	\$ 11,946,110.9
(b		
(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	
	ncipal 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
1996-D	C-7	02:16:11 PM

1996-D C-7 02:16:11 PM

		r the Interest Period  1996 through August 14, 1996:	5.49609%
. Flo		Rate Determinations	
1996-	D	C-8	02:16:11 PM
	(b)	The Portfolio Adjusted Yield for the relate Monthly Period	
	(a)	The Portfolio Yield for the related Monthly Period	. 12.48%
		tfolio Yield	
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,007,193.66
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 1,007,193.66
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 11,414,860.91
11.	Ava	ilable Funds	
10.	Res	erve Draw Amount	.\$ 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
		Transfer Date from the Reserve Account	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related	ce
		Charge Account on the related Transfer Date	\$ 0.00
		Proceeds deposited in the Finance	

C.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By:
Name: Marguerite M. Boylan
Title: Vice President

1996-D C-9 02:16:11 PM

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING JULY 31, 1996

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of August 15, 1996, and with respect to the performance of the Trust during the related Monthly Period 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	 \$	4.879133
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
1006	5.4	11 00 10	216
1996-		11:22:12	AM
	The amount of distribution in respect	11:22:12	
7.	The amount of distribution in respect	 \$	4.999689
7.	The amount of distribution in respect of Class B Monthly Interest	 \$	0.000000
7. 8. 9.	The amount of distribution in respect of Class B Monthly Interest	 \$  \$ 	0.000000

B. Information Regarding the Performance of the Trust

⊥.	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		\$ 66,481,991.10
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates		\$ 5,866,058.06
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		\$ 5,866,058.06
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		\$17,148,865,196.73
1996-і	₹.	C-2		11:22:12 AM
	(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 th last day of the related Monthly period	е	\$ 56,250,000.00
	(h)	The Floating Investor Percentage with respect to the period of:		
		July 1, 1996 through July 31, 1996		4.42%

1. Collection of Principal Receivables

		with respect to the related Monthly Period		0.850000
	(j)	The Class B Floating Allocation with respect to the related Monthly Period		0.075000
1996-E	2	C-3	11:2	22:12 AM
	(k)	The Collateral Floating Allocation		
	,	with respect to the related Monthly Period		0.075000
	(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
	(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A
3.		nquent Balances		
	were	aggregate amount of outstanding balances in delinquent as of the end of the day on the ted Monthly Period:		
		Percentag of Total Receivable	: S	Aggregate Account Balance
	(a)	35 - 64 days: 1.76%	;	306,656,480.15
	(b)	65 - 94 days: 0.79%		 L36,788,620.41
	(c)	95 - 124 days: 0.56%		98,064,333.55
	(d)	125 - 154 days: 0.42%		72,626,564.85
		 155 or more days: 0.67%		118,000,062.76
		Total 4.20%		732,136,061.72
4.		stor Default Amount		
	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$	2,739,958.94
	(b)	The Class A Investor Default Amount for the related Monthly Period		2,328,965.12
1996-E		\$C\$-4\$ The Class B Investor Default Amount for the related Monthly Period	\$	22:12 AM 205,496.91
	(d)	The Collateral Default Amount for the related Monthly Period		205,496.91
5. 		stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$	0.00

(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	 \$	0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	 \$	0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	 \$	0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	 \$	0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	 \$	0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$	0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$	0.00
1996-E (i)	C-5 The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	 \$	1:22:12 AM
	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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-	 \$ -	
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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	\$ 5	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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	 \$ 5	0.00
(i) (j) (k) (1)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date  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  The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	 \$	0.00

(	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. R		locations		
(	a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	. \$	0.00
1996-E		C-6	1:	1:22:12 AM
(	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
	(a)	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 which were allocated in respect of the Class A Certificates	. \$	8,959,583.25
	(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	. \$	790,551.4
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest		
9. P		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	. \$	
1996-E		C-7	1	 1:22:12 AM

1996-E C-7 11:22:12 AM

	(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)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10.		erve Draw Amount	\$ 0.00
11.		ilable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 8,561,145.75
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 755,395.22
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 755,395.22 
12.		tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	. 12.48%
	(b)	The Portfolio Adjusted Yield for the relate Monthly Period	
1996-1	E	C-8	11:22:12 AM
		Rate Determinations	
LIB	OR fo	r the Interest Period	
Jul	y 15,	1996 through August 14, 1996:	5.49609%

C.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By:
Name: Marguerite M. Boylan
Title: Vice President

1996-E C-9 11:22:12 AM

10:57:23 AM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 94-A

Expected B Maturity	9/15/99
Blended Coupon	5.7110%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	4.94% 4.58% 5.41% 4.83%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.90%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$760,000,000.00
Seller Participation Amount	\$2,960,990,196.73

10:25:54 AM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1994-B

Expected B Maturity	9/15/99
Blended Coupon	5.68662%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	4.97% 4.61% 5.45% 4.85%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.88%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$2,960,990,196.73

11:17:34 AM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

Expected B Maturity	11/15/01
Blended Coupon	5.7948%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	4.85% 4.49% 5.33% 4.73%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.99%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$2,960,990,196.73

03:08:39 PM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1994-D

Expected B Maturity	11/17/97
Blended Coupon	5.75958%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	4.92% 4.53% 5.38% 4.84%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.95%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$2,960,990,196.73

01:58:32 PM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

Expected B Maturity	09/15/04
Blended Coupon	5.8124%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	4.84% 4.47% 5.32% 4.72%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	8.01%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$2,960,990,196.73

03:14:43 PM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

# KEY PERFORMANCE FACTORS July, 1996

Expected B Maturity	06/15/00
Blended Coupon	5.6925%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	4.96% 4.60% 5.43% 4.85%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.88%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$2,960,990,196.73

11:12:15 AM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

Expected B Maturity	7/15/05
Blended Coupon	6.2251%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	4.91% 4.55% 5.38% 4.79%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.94%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$2,960,990,196.73

02:42:55 PM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

Expected B Maturity	7/17/00
Blended Coupon	5.8655%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	5.04% 4.68% 5.50% 4.94%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.80%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$2,960,990,196.73

05:08:41 PM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

Expected B Maturity	09/16/02
Blended Coupon	5.7546%
Excess Protection Level 3 Month Average June, 1996 May, 1996 April, 1996	5.05% 5.37% 4.78% 5.01%
Cash Yield	16.85%
Investor Charge Offs	4.11%
Base Rate	7.37%
Over 35 Day Delinquency	3.97%
Seller's Interest	19.37%
Total Payment Rate	10.78%
Total Principal Balance	\$16,975,561,627.28
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,287,686,627.28

10:58:51 AM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

Expected B Maturity	09/15/00
Blended Coupon	6.3693%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	4.18% 3.90% 4.19% 4.44%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	8.58%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$2,960,990,196.73

05:49:34 PM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

Expected B Maturity	11/15/00
Blended Coupon	5.6923%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	4.96% 4.60% 5.43% 4.85%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.88%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$2,960,990,196.73

04:44:47 PM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

Expected B Maturity	12/16/02
Blended Coupon	5.7629%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	4.89% 4.53% 5.36% 4.77%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.96%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$2,960,990,196.73

05:47:06 PM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

Expected B Maturity	03/17/03
Blended Coupon	5.7340%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	4.91% 4.56% 5.39% 4.80%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.93%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$700,000,000.00
Seller Participation Amount	\$2,960,990,196.73

04:22:41 PM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

Expected B Maturity	04/17/06
Blended Coupon	5.8001%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	4.85% 4.49% 5.33% 4.73%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.99%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$2,960,990,196.73

08:51:29 AM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

Expected B Maturity	04/16/01
Blended Coupon	5.6751%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	4.98% 4.62% 5.44% 4.87%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.86%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$2,960,990,196.73

02:16:11 PM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

Expected B Maturity	05/15/01
Blended Coupon	5.6791%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	4.15% 4.61% 5.44% 2.40%
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.87%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$2,960,990,196.73

11:22:12 AM EXHIBIT 99.1

## MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

Expected B Maturity	06/16/03
Blended Coupon	5.7060%
Excess Protection Level 3 Month Average July, 1996 June, 1996 May, 1996	3.79% 4.58% 2.99% N/A
Cash Yield	16.87%
Investor Charge Offs	4.38%
Base Rate	7.90%
Over 35 Day Delinquency	4.20%
Seller's Interest	17.27%
Total Payment Rate	11.54%
Total Principal Balance	\$17,148,865,196.73
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$2,960,990,196.73