

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

1100 North King Street  
Wilmington, DE 19801

-----  
(Address of principal executive office)

Registrant's telephone number, including area code (302) 453-9930.  
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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, 1996.

99.2. Series 1994-B Key Performance Factors for the month ended July 31, 1996.

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, 1996.

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, 1996.

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, 1996.

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

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

Dated: August 14, 1996

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: Douglas O. Hart  
-----  
Name: Douglas O. Hart  
Title: Executive Vice President

CLASS A CUSIP 55262T AA1  
CLASS B CUSIP 55262T AB9  
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EXHIBIT C  
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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
-----	

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 5.054722
-----	
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000
-----	
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000
-----	
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.206355
-----	
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000
-----	

B. Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates . . . . . \$ 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. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-A as of the end of the day on the last day of the related Monthly Period. . . . . \$ 760,000,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-A as of the end of the day on the last day of the related Monthly Period . . . . . \$ 760,000,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period . . . . . \$ 661,200,000.00
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 661,200,000.00
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 34,200,000.00
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period . . . . . \$ 64,600,000.00

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

July 1, 1996 through July 31, 1996 4.48%

- (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
	-----

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

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

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

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

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

### 3. Delinquent Balances

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

	Percentage of Total Receivables -----	Aggregate Account Balance -----
(a) 35 - 64 days: . . . . .	1.76%	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	4.20%	732,136,061.72
	-----	-----

### 4. Investor Default Amount

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(a) The Aggregate Investor Default Amount for the related Monthly Period . . . . . \$	2,776,491.70
	-----

(b) The Class A Investor Default Amount for the related Monthly Period . . . . . \$	2,415,547.77
	-----

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(c) The Class B Investor Default Amount for the related Monthly Period . . . . . \$	124,942.13
	-----

(d) The Collateral Default Amount for the related Monthly Period . . . . . \$	236,001.80
	-----

### 5. Investor Charge Offs

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

#### 6. Investor Servicing Fee

(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period . . . . .	\$ 688,750.00
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly	

Period . . . . . \$ 35,625.00  
-----

(c) The amount of the Collateral Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 67,291.67  
-----

7. Reallocations  
-----

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

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

(c) The Collateral Interest as of the  
close of business on this Distribution  
Date . . . . . \$ 64,600,000.00  
-----

(d) The Class B Investor Interest as of the  
close of business on this Distribution  
Date . . . . . \$ 34,200,000.00  
-----

8. Principal Funding Account  
-----

(a) The principal amount on deposit in  
the Principal Funding Account on  
the related Transfer Date . . . . . \$ 0.00  
-----

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

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

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

9. Available Funds  
-----

(a) The amount of Class A Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date . . . . . \$ 8,879,418.66  
-----

(b) 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  
-----

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10. Collection of Finance Charge Receivables  
-----

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



Membership Fees processed during the  
related Monthly Period, allocated  
in respect of the Class A Certificates. . . \$ 9,292,668.66  
-----

(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 . . . . . \$ 480,655.34  
-----

(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 . . . . . \$ 907,904.61  
-----

11. Portfolio Yield  
-----

(a) The Portfolio Yield for the related  
Monthly Period . . . . . 12.48%  
-----

(b) The Portfolio Adjusted Yield . . . . . 4.44%  
-----

C. LIBOR Determinations  
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LIBOR rates for the Interest Period of  
July 15, 1996 through August 14, 1996:

Class A and Class B determination - 5.50000%  
-----  
Collateral Interest determination - 5.49609%  
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MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: \_\_\_\_\_  
Name: Marguerite M. Boylan  
Title: Vice President  
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CLASS A CUSIP 55262T AC7  
CLASS B CUSIP 55262T AD5  
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EXHIBIT C  
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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 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 . . . . .	\$ 4.859292
-----	
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
-----	

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 5.037500
-----	
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000
-----	
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000
-----	
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.206355
-----	
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000
-----	

B. Information Regarding the Performance of the Trust  
-----

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates . . . . . \$ 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. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-B as of the end of the day on the last day of the related Monthly Period. . . . . \$ 1,000,000,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-B as of the end of the day on the last day of the related Monthly Period . . . . . \$ 1,000,000,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period . . . . . \$ 870,000,000.00
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 870,000,000.00
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 45,000,000.00
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period . . . . . \$ 85,000,000.00

- (h) The Floating Investor Percentage with respect to the Period of:

July 1, 1996 through July 31, 1996. 5.89%

- (i) The Class A Floating Allocation

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

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

#### 4. Investor Default Amount

(b)	The Class A Investor Default Amount	
	for the related Monthly Period . . . . .	\$ 3,178,352.33

1994-B	C-4	10:25:54 AM
(c)	The Class B Investor Default Amount for the related Monthly Period . . . . .	\$ 164,397.57 -----
(d)	The Collateral Default Amount for the related Monthly Period . . . . .	\$ 310,528.69

(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  
-----

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

#### 6. Investor Servicing Fee

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- (a) The amount of the Class A Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 906,250.00  
-----
- (b) The amount of the Class B Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly

Period . . . . . \$ 46,875.00  
-----

(c) The amount of the Collateral Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 88,541.67  
-----

7. Reallocations  
-----

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

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. Collection of Finance Charge Receivables  
-----

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

(a) The principal amount on deposit in  
the Principal Funding Account on  
the related Transfer Date . . . . . \$ 0.00  
-----

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

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(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. Swap 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  
-----

11. Available 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  
-----

12. Portfolio Yield  
-----

- (a) The Portfolio Yield for the related  
Monthly Period . . . . . 12.48%  
-----
- (b) The Portfolio Adjusted Yield . . . . . 4.47%  
-----

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C. Floating Rate Determinations  
-----

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

Class B Determination - 5.50000%  
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Collateral Interest Determination - 5.49609%  
-----

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

July 15, 1996 through August 14, 1996: 5.28710%  
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MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

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

1994-B

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10:25:54 AM



CLASS A CUSIP 55262T AE3  
CLASS B CUSIP 55262T AF0  
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EXHIBIT C  
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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-C

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 . . . . .	\$ 4.951389
-----	
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
-----	

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 5.123611
-----	
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000
-----	
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000
-----	
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.313994
-----	
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000
-----	

B. Information Regarding the Performance of the Trust  
-----

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates . . . . . \$ 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. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period. . . . . \$ 1,000,000,000.00
- (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%

1994-C	(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 -----
		C-3	11:17:35 AM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period . . . . .	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

### 3. Delinquent Balances

-----

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

	Percentage of Total Receivables -----	Aggregate Account Balance -----
(a) 35 - 64 days: . . . . .	1.76% -----	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	4.20% -----	732,136,061.72 -----

### 4. Investor Default Amount

-----

1994-C	(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 . . . . . \$	3,178,352.33 -----
		C-4	11:17:35 AM
	(c)	The Class B Investor Default Amount for the related Monthly Period . . . . . \$	164,397.57 -----
	(d)	The Collateral Default Amount for the related Monthly Period . . . . . \$	310,528.69 -----

### 5. Investor Charge Offs

-----

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

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

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

#### 6. Investor Servicing Fee

-----

- (a) The amount of the Class A Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 906,250.00  
-----
- (b) The amount of the Class B Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly

Period . . . . . \$ 46,875.00  
-----

(c) The amount of the Collateral Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 88,541.67  
-----

7. Reallocations  
-----

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

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(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. Collection of Finance Charge Receivables  
-----

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

(a) The principal amount on deposit in  
the Principal Funding Account on  
the related Transfer Date . . . . . \$ 0.00  
-----

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

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

- (d) The Principal Funding Investment  
Shortfall deposited in the Finance  
Charge Account on the related  
Transfer Date from the Reserve Account . . \$ 0.00  
-----
- (e) Interest earnings on funds on deposit  
in the Reserve Account deposited in  
the Finance Charge Account on the  
related Transfer Date . . . . . \$ 0.00  
-----

10. Available Funds  
-----

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

- (a) The Portfolio Yield for the related  
Monthly Period . . . . . 12.48%  
-----
- (b) The Portfolio Adjusted Yield . . . . . 4.35%  
-----

1994-C

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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

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CLASS A CUSIP 55262T AG8  
CLASS B CUSIP 55262T AH6  
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EXHIBIT C  
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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

---

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
-----	

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 5.037500
-----	
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000
-----	
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000
-----	
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.184828
-----	
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000
-----	

B. Information Regarding the Performance of the Trust  
-----



1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates . . . . . \$ 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. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (b) The amount of Principal Receivables in the Trust represented by the 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
- (c) 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
- (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%

1994-D	(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 -----
		C-3	03:08:39 PM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period . . . . .	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

### 3. Delinquent Balances

-----

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

	Percentage of Total Receivables -----	Aggregate Account Balance -----
(a) 35 - 64 days: . . . . .	1.76% -----	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	4.20% -----	732,136,061.72 -----

### 4. Investor Default Amount

-----

1994-D	(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 . . . . . \$	3,178,352.33 -----
	(c)	The Class B Investor Default Amount for the related Monthly Period . . . . . \$	164,397.57 -----
	(d)	The Collateral Default Amount for the related Monthly Period . . . . . \$	310,528.69 -----

### 5. Investor Charge Offs

-----

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

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

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

#### 6. Investor Servicing Fee

-----

- (a) The amount of the Class A Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 906,250.00  
-----
- (b) The amount of the Class B Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly

Period . . . . . \$ 46,875.00  
-----

(c) The amount of the Collateral Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 88,541.67  
-----

7. Reallocations  
-----

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

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(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. Collection of Finance Charge Receivables  
-----

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

(a) The principal amount on deposit in  
the Principal Funding Account on  
the related Transfer Date . . . . . \$ 0.00  
-----

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

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

- (d) The Principal Funding Investment  
Shortfall deposited in the Finance  
Charge Account on the related  
Transfer Date from the Reserve Account . . \$ 0.00  
-----
- (e) Interest earnings on funds on deposit  
in the Reserve Account deposited in  
the Finance Charge Account on the  
related Transfer Date . . . . . \$ 0.00  
-----

10. Available Funds  
-----

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

- (a) The Portfolio Yield for the related  
Monthly Period . . . . . 12.48%  
-----
- (b) The Portfolio Adjusted Yield . . . . . 4.42%  
-----

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C. Floating Rate Determinations  
-----

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

Class B Determination - 5.50000%  
-----  
Collateral Interest Determination - 5.49609%  
-----

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

By: \_\_\_\_\_  
Name: Douglas O. Hart  
Title: Executive Vice Preside

1994-D

C-9

03:08:39 PM

CLASS A CUSIP 55262T AJ2  
CLASS B CUSIP 55262T AK9  
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EXHIBIT C  
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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 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 . . . . .	\$ 4.965244
-----	
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

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 5.120244
-----	
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000
-----	
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000
-----	
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.352744
-----	
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000
-----	

B. Information Regarding the Performance of the Trust  
-----

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates . . . . . \$ 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. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period. . . . . \$ 575,000,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period . . \$ 575,000,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period . . . . . \$ 500,250,000.00
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 500,250,000.00
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 25,875,000.00
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period . . \$ 48,875,000.00

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

July 1, 1996 through July 31, 1996 3.39%



1995-A	(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 -----
		C-3	01:58:32 PM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period . . . . .	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

### 3. Delinquent Balances

-----

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

	Percentage of Total Receivables -----	Aggregate Account Balance -----
(a) 35 - 64 days: . . . . .	1.76% -----	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	4.20% -----	732,136,061.72 -----

### 4. Investor Default Amount

-----

1995-A	(a)	The Aggregate Investor Default Amount for the related Monthly Period . . . . . \$	2,100,635.25 -----
	(b)	The Class A Investor Default Amount for the related Monthly Period . . . . . \$	1,827,552.70 -----
		C-4	01:58:32 PM
	(c)	The Class B Investor Default Amount for the related Monthly Period . . . . . \$	94,528.58 -----
	(d)	The Collateral Default Amount for the related Monthly Period . . . . . \$	178,553.97 -----

### 5. Investor Charge Offs

-----

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

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

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

#### 6. Investor Servicing Fee

-----

- (a) The amount of the Class A Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 521,093.75  
-----
- (b) The amount of the Class B Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly

Period . . . . . \$ 26,953.12  
-----

(c) The amount of the Collateral Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 50,911.46  
-----

7. Reallocations  
-----

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

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

(c) The Collateral Interest as of the  
close of business on this Distribution  
Date . . . . . \$ 48,875,000.00  
-----

(d) The Class B Investor Interest as of the  
close of business on this Distribution  
Date . . . . . \$ 25,875,000.00  
-----

8. Collection of Finance Charge Receivables  
-----

(a) The aggregate amount of Collections  
of Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, any Principal  
Funding Investment Proceeds and amounts,  
if any, withdrawn from the Reserve  
Account allocated in respect of the  
Class A Certificates. . . . . \$ 7,030,637.82  
-----

(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  
-----

9. Principal Funding Account  
-----

(a) The principal amount on deposit in  
the Principal Funding Account on  
the related Transfer Date . . . . . \$ 0.00  
-----

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

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

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

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

10. Available Funds  
 -----

(a) The amount of Class A Available Funds  
 on deposit in the Finance Charge Account  
 on the related Transfer Date . . . . . \$ 6,717,981.57  
 -----

(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. Portfolio Yield  
 -----

(a) The Portfolio Yield for the related  
 Monthly Period . . . . . 12.48%  
 -----

(b) The Portfolio Adjusted Yield . . . . . 4.34%  
 -----

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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

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CLASS A CUSIP 55262T AL7  
CLASS B CUSIP 55262T AM5  
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EXHIBIT C  
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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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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 . . . . .	\$ 4.870522
-----	
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
-----	

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 5.008300
-----	
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000
-----	
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000
-----	
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.166667
-----	
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000
-----	

B. Information Regarding the Performance of the Trust  
-----

1. Collection of Principal Receivables

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

2. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period. . . . . \$ 750,000,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-B as of the end of the day on the last day of the related Monthly Period . . \$ 750,000,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period . . . . . \$ 652,500,000.00
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 652,500,000.00
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 33,750,000.00
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period . . \$ 63,750,000.00
- (h) The Floating Investor Percentage with respect to the period of:

July 1, 1996 through July 31, 1996 4.42%

1995-B	(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 -----
		C-3	03:14:43 PM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period . . . . .	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

### 3. Delinquent Balances

-----

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

	Percentage of Total Receivables -----	Aggregate Account Balance -----
(a) 35 - 64 days: . . . . .	1.76% -----	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	4.20% -----	732,136,061.72 -----

### 4. Investor Default Amount

-----

1995-B	(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 -----
	(c)	The Class B Investor Default Amount for the related Monthly Period . . . . . \$	123,298.15 -----
	(d)	The Collateral Default Amount for the related Monthly Period . . . . . \$	232,896.51 -----

### 5. Investor Charge Offs

-----

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



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

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

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

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

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

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

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

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

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

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

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

6. Investor Servicing Fee  
-----

(a) The amount of the Class A Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 679,687.50  
-----

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

Period . . . . . \$ 35,156.25  
-----

(c) The amount of the Collateral Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 66,406.25  
-----

7. Reallocations  
-----

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

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

(c) The Collateral Interest as of the  
close of business on this Distribution  
Date . . . . . \$ 63,750,000.00  
-----

(d) The Class B Investor Interest as of the  
close of business on this Distribution  
Date . . . . . \$ 33,750,000.00  
-----

8. Collection of Finance Charge Receivables  
-----

(a) The aggregate amount of Collections  
of Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, any Principal  
Funding Investment Proceeds and amounts,  
if any, withdrawn from the Reserve  
Account allocated in respect of the  
Class A Certificates. . . . . \$ 9,170,396.89  
-----

(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 . . . . . \$ 474,330.95  
-----

(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. . . . . \$ 895,958.51  
-----

9. Principal Funding Account  
-----

(a) The principal amount on deposit in  
the Principal Funding Account on  
the related Transfer Date . . . . . \$ 0.00  
-----

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

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

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

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

10. Reserve Draw Amount . . . . . \$ 0.00  
-----

11. Available Funds  
-----

(a) The amount of Class A Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date . . . . . \$ 8,762,584.39  
-----

(b) The amount of Class B Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date . . . . . \$ 453,237.20  
-----

(c) The amount of Collateral Available  
Funds on deposit in the Finance Charge  
Account on the related Transfer Date . . . \$ 856,114.76  
-----

12. Portfolio Yield  
-----

(a) The Portfolio Yield for the related  
Monthly Period . . . . . 12.48%  
-----

(b) The Portfolio Adjusted Yield for the related  
Monthly Period . . . . . 4.46%  
-----

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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

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CLASS A CUSIP 55262T AN3  
CLASS B CUSIP 55262T AP8  
-----

EXHIBIT C  
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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

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
-----	

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 5.094411
-----	
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000
-----	
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000
-----	
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.352744
-----	
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000
-----	

B. Information Regarding the Performance of the Trust  
-----

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates . . . . . \$ 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. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (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 Monthly Period . . . . .	0.870000
		-----
(j)	The Class B Floating Allocation with respect to the related Monthly Period . . . . .	0.045000
		-----
1995-C	C-3	11:12:15 AM
(k)	The Collateral Floating Allocation with respect to the related Monthly Period . . . . .	0.085000
		-----
(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A
		-----
(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A
		-----
(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A
		-----
(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A
		-----

### 3. Delinquent Balances

-----

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

	Percentage of Total Receivables	Aggregate Account Balance
	-----	-----
(a) 35 - 64 days: . . . . .	1.76%	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	4.20%	732,136,061.72
	-----	-----

### 4. Investor Default Amount

-----

(a)	The Aggregate Investor Default Amount for the related Monthly Period . . . . . \$	2,100,635.25
		-----
(b)	The Class A Investor Default Amount for the related Monthly Period . . . . . \$	1,827,552.70
		-----
1995-C	C-4	11:12:15 AM
(c)	The Class B Investor Default Amount for the related Monthly Period . . . . . \$	94,528.58
		-----
(d)	The Collateral Default Amount for the related Monthly Period . . . . . \$	178,553.97
		-----

### 5. Investor Charge Offs

-----

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

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

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

## 6. Investor Servicing Fee

- (a) The amount of the Class A Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 521,093.75  
-----
- (b) The amount of the Class B Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly



Period . . . . . \$ 26,953.13  
-----

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

7. Reallocations  
-----

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

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

(c) The Collateral Interest as of the  
close of business on this Distribution  
Date . . . . . \$ 48,875,000.00  
-----

(d) The Class B Investor Interest as of the  
close of business on this Distribution  
Date . . . . . \$ 25,875,000.00  
-----

8. Collection of Finance Charge Receivables  
-----

(a) The aggregate amount of Collections  
of Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, any Principal  
Investment Proceeds and amounts, if any,  
withdrawn from the Reserve Account and  
the Net Swap Receipt, if any, allocated  
in respect of the Class A Certificates . . \$ 7,268,787.53  
-----

(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  
-----

9. Principal Funding Account  
-----

(a) The principal amount on deposit in  
the Principal Funding Account on  
the related Transfer Date . . . . . \$ 0.00  
-----

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

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(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

10. Reserve Draw Amount . . . . . \$ 0.00

11. Swap 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

12. Available 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

13. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period . . . . . 12.48%

(b) The Portfolio Adjusted Yield . . . . . 4.40%

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C. Floating Rate Determinations

LIBOR for the Interest Period 5.49609%

D. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty

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

2. Has the Interest Reserve Account been established? No

3. Has the Interest Reserve Account been funded? No

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

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

CLASS A CUSIP 55262T AQ6  
CLASS B CUSIP 55262T AR4  
-----

EXHIBIT C  
-----

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

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 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
-----	

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 4.982466
-----	
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000
-----	
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000
-----	
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.180522
-----	
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000
-----	

B. Information Regarding the Performance of the Trust  
-----

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates . . . . . \$ 45,364,182.49
- (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

2. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-D as of the end of the day on the last day of the related Monthly Period. . . . . \$ 500,000,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-D as of the end of the day on the last day of the related Monthly Period . . \$ 500,000,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period . . . . . \$ 435,000,000.00
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 435,000,000.00
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 22,500,000.00
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period . . \$ 42,500,000.00
- (h) The Floating Investor Percentage with respect to the Period of:

July 1, 1996 through July 31, 1996 2.95%

1995-D	(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 -----
		C-3	02:42:55 PM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period . . . . .	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

### 3. Delinquent Balances

-----

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

	Percentage of Total Receivables -----	Aggregate Account Balance -----
(a) 35 - 64 days: . . . . .	1.76% -----	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	4.20% -----	732,136,061.72 -----

### 4. Investor 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	-----
	C-4		02:42:55 PM	
(c)	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. Investor Charge Offs

-----

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

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

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

#### 6. Investor Servicing Fee

-----

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

Period . . . . . \$ 23,437.50  
-----

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

7. Reallocations  
-----

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

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(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. Collection of Finance Charge Receivables  
-----

(a) The aggregate amount of Collections  
of Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, any Principal  
Investment Proceeds and amounts, if any,  
withdrawn from the Reserve Account and  
the Net Swap Receipt, if any, allocated  
in respect of the Class A Certificates . . \$ 6,222,133.14  
-----

(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  
-----

(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  
-----

9. Principal Funding Account  
-----

(a) The principal amount on deposit in  
the Principal Funding Account on  
the related Transfer Date . . . . . \$ 0.00  
-----

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

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(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  
 -----

10. Reserve Draw Amount . . . . . \$ 0.00  
 -----

11. Swap Cash Flows  
 -----

(a) The amount of the Net Swap Receipt  
 for the related Transfer Date. . . . . \$ 108,535.04  
 -----

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

12. Available Funds  
 -----

(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 . . . . . \$ 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  
 -----

13. Portfolio Yield  
 -----

(a) The Portfolio Yield for the related  
 Monthly Period . . . . . 12.48%  
 -----

(b) The Portfolio Adjusted Yield . . . . . 4.54%  
 -----

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C. Floating Rate Determinations  
 -----

LIBOR for the Interest Period

July 15, 1996 through August 14, 1996 5.49609%  
 -----

D. Information Regarding the Status of the  
 Interest Rate Swap and the Swap Counterparty  
 -----

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

2. Has the Interest Reserve Account been  
 established? No  
 -----

3. Has the Interest Reserve Account been

funded?	No	-----
4. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any . . . . . \$		0.00
		-----
5. How 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 Counterparty	AAA/Aaa	-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

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

CLASS A CUSIP 55262T AS2  
CLASS B CUSIP 55262T AT0  
-----

EXHIBIT C  
-----

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

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. . . . .	\$ 0.000000
-----	
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 . . . . .	\$ 4.445848
-----	
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
-----	

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 4.523626
-----	
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000
-----	
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000
-----	
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 4.756959
-----	
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000
-----	

B. Information Regarding the Performance of the Trust  
-----

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates . . . . . \$ 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. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$16,975,561,627.28

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- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period. . . . . \$ 500,000,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period . . \$ 500,000,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period . . . . . \$ 435,000,000.00
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 435,000,000.00
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 22,500,000.00
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period . . \$ 42,500,000.00
- (h) The Floating Investor Percentage with respect to the period of:

June 1, 1996 through June 30, 1996 3.04%

1995-E	(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 -----
		C-3	05:08:42 PM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period . . . . .	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

### 3. Delinquent Balances

-----

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

	Percentage of Total Receivables -----	Aggregate Account Balance -----
(a) 35 - 64 days: . . . . .	1.61% -----	276,686,094.15 -----
(b) 65 - 94 days: . . . . .	0.75% -----	129,941,776.85 -----
(c) 95 - 124 days: . . . . .	0.53% -----	90,513,990.94 -----
(d) 125 - 154 days: . . . . .	0.42% -----	72,766,783.33 -----
(e) 155 or more days: . . . . .	0.66% -----	114,792,307.12 -----
Total	3.97% -----	684,700,952.39 -----

### 4. Investor Default Amount

-----

1995-E	(a)	The Aggregate Investor Default Amount for the related Monthly Period . . . . . \$	1,711,971.67 -----
	(b)	The Class A Investor Default Amount for the related Monthly Period . . . . . \$	1,489,415.38 -----
		C-4	05:08:42 PM
	(c)	The Class B Investor Default Amount for the related Monthly Period . . . . . \$	77,038.71 -----
	(d)	The Collateral Default Amount for the related Monthly Period . . . . . \$	145,517.58 -----

### 5. Investor Charge Offs

-----

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

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

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

## 6. Investor Servicing Fee

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

Period . . . . . \$ 23,437.50  
-----

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

7. Reallocations  
-----

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

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(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. Collection of Finance Charge Receivables  
-----

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

(a) The principal amount on deposit in  
the Principal Funding Account on  
the related Transfer Date . . . . . \$ 0.00  
-----

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

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

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

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

10. Reserve Draw Amount . . . . . \$ 0.00  
-----

11. Available Funds  
-----

(a) The amount of Class A Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date . . . . . \$ 5,835,837.30  
-----

(b) The amount of Class B Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date . . . . . \$ 301,853.77  
-----

(c) The amount of Collateral Available  
Funds on deposit in the Finance Charge  
Account on the related Transfer Date . . . \$ 570,168.03  
-----

12. Portfolio Yield  
-----

(a) The Portfolio Yield for the related  
Monthly Period . . . . . 12.74%  
-----

(b) The Portfolio Adjusted Yield for the related  
Monthly Period . . . . . 4.55%  
-----

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C. Floating Rate Determinations  
-----

LIBOR for the Interest Period

June 17, 1996 through July 14, 1996: 5.49609%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

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



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CLASS A CUSIP 55262T AU7  
CLASS B CUSIP 55262T AV5  
-----

EXHIBIT C  
-----

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

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 . . . . .	\$ 5.500000
-----	
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
-----	

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 5.625000
-----	
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000
-----	
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000
-----	
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.119478
-----	
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000
-----	

B. Information Regarding the Performance of the Trust  
-----

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates . . . . . \$ 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. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-F as of the end of the day on the last day of the related Monthly Period. . . . . \$ 500,000,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-F as of the end of the day on the last day of the related Monthly Period . . \$ 500,000,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period . . . . . \$ 455,000,000.00
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 455,000,000.00
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 18,750,000.00
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period . . \$ 26,250,000.00
- (h) The Floating Investor Percentage with respect to the period of:

July 1, 1996 through July 31, 1996 2.95%

1995-F	(i)	The Class A Floating Allocation with respect to the related Monthly Period . . . . .	0.910000 -----
	(j)	The Class B Floating Allocation with respect to the related Monthly Period . . . . .	0.037500 -----
		C-3	10:58:51 AM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period . . . . .	0.052500 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

### 3. Delinquent Balances

-----

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

	Percentage of Total Receivables -----	Aggregate Account Balance -----
(a) 35 - 64 days: . . . . .	1.76% -----	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	4.20% -----	732,136,061.72 -----

### 4. Investor Default Amount

-----

1995-F	(a)	The Aggregate Investor Default Amount for the related Monthly Period . . . . . \$	1,826,639.29 -----
	(b)	The Class A Investor Default Amount for the related Monthly Period . . . . . \$	1,662,241.74 -----
	(c)	The Class B Investor Default Amount for the related Monthly Period . . . . . \$	68,498.98 -----
	(d)	The Collateral Default Amount for the related Monthly Period . . . . . \$	95,898.57 -----

### 5. Investor Charge Offs

-----

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

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

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

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

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

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

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

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

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

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

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

6. Investor Servicing Fee  
-----

(a) The amount of the Class A Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 473,958.33  
-----

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

Period . . . . . \$ 19,531.25  
-----

(c) The amount of the Collateral Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 27,343.75  
-----

7. Reallocations  
-----

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

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

(c) The Collateral Interest as of the  
close of business on this Distribution  
Date . . . . . \$ 26,250,000.00  
-----

(d) The Class B Investor Interest as of the  
close of business on this Distribution  
Date . . . . . \$ 18,750,000.00  
-----

8. Collection of Finance Charge Receivables  
-----

(a) The aggregate amount of Collections  
of Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, any Principal  
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  
-----

9. Principal Funding Account  
-----

(a) The principal amount on deposit in  
the Principal Funding Account on  
the related Transfer Date . . . . . \$ 0.00  
-----

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

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

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

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

10. Reserve Draw Amount . . . . . \$ 0.00  
-----

11. Swap 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. Available 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  
-----

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13. Portfolio Yield  
-----

(a) The Portfolio Yield for the related  
Monthly Period . . . . . 12.48%  
-----

(b) The Portfolio Adjusted Yield for the related  
Monthly Period . . . . . 3.68%  
-----

C. Floating Rate Determinations  
-----

LIBOR for the Interest Period

Collateral Interest Determination

July 15, 1996 through August 14, 1996: 5.49609%  
-----

MBNA AMERICA BANK,  
NATIONAL ASSOCIATION,  
Servicer

By: \_\_\_\_\_  
Name: Marguerite M. Boylan

Title: Vice President

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CLASS A CUSIP 55262T AW3  
CLASS B CUSIP 55262T AX1  
-----

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

---

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 -----

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 4.965244 -----
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000 -----
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000 -----
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.098716 -----
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000 -----

B. Information Regarding the Performance of the Trust  
-----

1. Collection of Principal Receivables

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

2. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period. . . . . \$ 750,000,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period . . \$ 750,000,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period . . . . . \$ 652,500,000.00
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 652,500,000.00
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 33,750,000.00
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period . . \$ 63,750,000.00
- (h) The Floating Investor Percentage with respect to the period of:

July 1, 1996 through July 31, 1996 4.42%

1995-I	(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 -----
		C-3	05:49:34 PM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period . . . . .	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

### 3. Delinquent Balances

-----

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

	Percentage of Total Receivables -----	Aggregate Account Balance -----
(a) 35 - 64 days: . . . . .	1.76% -----	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	4.20% -----	732,136,061.72 -----

### 4. Investor Default Amount

-----

1995-I	(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 -----
		C-4	05:49:34 PM
	(c)	The Class B Investor Default Amount for the related Monthly Period . . . . . \$	123,298.15 -----
	(d)	The Collateral Default Amount for the related Monthly Period . . . . . \$	232,896.51 -----

### 5. Investor Charge Offs

-----

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

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

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

#### 6. Investor Servicing Fee

-----

- (a) The amount of the Class A Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 679,687.50  
-----
- (b) The amount of the Class B Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly

Period . . . . . \$ 35,156.25  
-----

(c) The amount of the Collateral Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 66,406.25  
-----

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

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7. Reallocations  
-----

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

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

(c) The Collateral Interest as of the  
close of business on this Distribution  
Date . . . . . \$ 63,750,000.00  
-----

(d) The Class B Investor Interest as of the  
close of business on this Distribution  
Date . . . . . \$ 33,750,000.00  
-----

8. Collection of Finance Charge Receivables  
-----

(a) The aggregate amount of Collections  
of Finance Charge Receivables and Annual  
Membership Fees processed during the  
related Monthly Period, any Principal  
Funding Investment Proceeds and amounts,  
if any, withdrawn from the Reserve  
Account allocated in respect of the  
Class A Certificates. . . . . \$ 9,170,396.89  
-----

(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 . . . . . \$ 474,330.95  
-----

(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. . . . . \$ 895,958.51  
-----

9. Principal Funding Account  
-----

(a) The principal amount on deposit in  
the Principal Funding Account on  
the related Transfer Date . . . . . \$ 0.00  
-----

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

(c) The Principal Funding Investment

Proceeds deposited in the Finance  
Charge Account on the related  
Transfer Date . . . . . \$ 0.00  
-----

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

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

10. Reserve Draw Amount . . . . . \$ 0.00  
-----

11. Available Funds  
-----

(a) The amount of Class A Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date . . . . . \$ 8,762,584.39  
-----

(b) The amount of Class B Available Funds  
on deposit in the Finance Charge Account  
on the related Transfer Date . . . . . \$ 453,237.20  
-----

(c) The amount of Collateral Available  
Funds on deposit in the Finance Charge  
Account on the related Transfer Date . . . \$ 856,114.76  
-----

12. Portfolio Yield  
-----

(a) The Portfolio Yield for the related  
Monthly Period . . . . . 12.48%  
-----

(b) The Portfolio Adjusted Yield for the related  
Monthly Period . . . . . 4.46%  
-----

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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

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CLASS A CUSIP 55262T AY9  
CLASS B CUSIP 55262T AZ6  
-----

EXHIBIT C  
-----

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

---

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 . . . . .	\$ 4.930800 -----
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 -----

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 5.034133 -----
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000 -----
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000 -----
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.249411 -----
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000 -----

B. Information Regarding the Performance of the Trust  
-----



1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates . . . . . \$ 45,364,182.49
- (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

2. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (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%

1995-J	(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 -----
		C-3	04:44:48 PM
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period . . . . .	0.085000 -----
	(l)	The Fixed Investor Percentage with respect to the related Monthly Period . . .	N/A -----
	(m)	The Class A Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(n)	The Class B Fixed Allocation with respect to the related Monthly Period . . .	N/A -----
	(o)	The Collateral Fixed Allocation with respect to the related Monthly Period . . .	N/A -----

### 3. Delinquent Balances

-----

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

	Percentage of Total Receivables -----	Aggregate Account Balance -----
(a) 35 - 64 days: . . . . .	1.76% -----	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	4.20% -----	732,136,061.72 -----

### 4. Investor Default Amount

-----

1995-J	(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 -----
	(c)	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. Investor Charge Offs

-----

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

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

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

#### 6. Investor Servicing Fee

-----

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

Period . . . . . \$ 23,437.50  
-----

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

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

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7. Reallocations  
-----

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

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

(c) The Collateral Interest as of the  
close of business on this Distribution  
Date . . . . . \$ 42,500,000.00  
-----

(d) The Class B Investor Interest as of the  
close of business on this Distribution  
Date . . . . . \$ 22,500,000.00  
-----

8. Collection of Finance Charge Receivables  
-----

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

9. Principal Funding Account  
-----

(a) The principal amount on deposit in  
the Principal Funding Account on  
the related Transfer Date . . . . . \$ 0.00  
-----

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

(c) The Principal Funding Investment

Proceeds deposited in the Finance  
Charge Account on the related  
Transfer Date . . . . . \$ 0.00  
-----

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

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

10. Reserve Draw Amount . . . . . \$ 0.00  
-----

11. Available Funds  
-----

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

12. Portfolio Yield  
-----

(a) The Portfolio Yield for the related  
Monthly Period . . . . . 12.48%  
-----

(b) The Portfolio Adjusted Yield for the related  
Monthly Period . . . . . 4.38%  
-----

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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

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CLASS A CUSIP 55262T BA0  
CLASS B CUSIP 55262T BB8  
-----

EXHIBIT C  
-----

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

---

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
-----	

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 5.025522
-----	
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000
-----	
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000
-----	
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.137466
-----	
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000
-----	

B. Information Regarding the Performance of the Trust  
-----

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates . . . . . \$ 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. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period. . . . . \$ 700,000,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-A as of the end of the day on the last day of the related Monthly Period . . \$ 700,000,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period . . . . . \$ 609,000,000.00
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 609,000,000.00
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 31,500,000.00
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period . . \$ 59,500,000.00

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

July 1, 1996 through July 31, 1996 4.12%

- (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
	-----

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

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

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

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

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

### 3. Delinquent Balances

-----

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

	Percentage of Total Receivables -----	Aggregate Account Balance -----
(a) 35 - 64 days: . . . . .	1.76%	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	4.20%	732,136,061.72
	-----	-----

### 4. Investor Default Amount

-----

(a) The Aggregate Investor Default Amount for the related Monthly Period . . . . . \$	2,557,295.06
	-----

(b) The Class A Investor Default Amount for the related Monthly Period . . . . . \$	2,224,846.69
	-----

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(c) The Class B Investor Default Amount for the related Monthly Period . . . . . \$	115,078.28
	-----

(d) The Collateral Default Amount for the related Monthly Period . . . . . \$	217,370.09
	-----

### 5. Investor Charge Offs

-----

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

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

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

#### 6. Investor Servicing Fee

-----

- (a) The amount of the Class A Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 634,375.00  
-----
- (b) The amount of the Class B Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 32,812.50  
-----

- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period . . . . . \$ 61,979.17  
-----
- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period . . . . . \$ 437,500.00  
-----

7. Reallocations  
-----

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

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- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date . . . . . \$ 0.00  
-----
- (c) The Collateral Interest as of the close of business on this Distribution Date . . . . . \$ 59,500,000.00  
-----
- (d) The Class B Investor Interest as of the close of business on this Distribution Date . . . . . \$ 31,500,000.00  
-----

8. Collection of Finance Charge Receivables  
-----

- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates. . . . . \$ 8,559,037.16  
-----
- (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 . . . . . \$ 442,708.91  
-----
- (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. . . . . \$ 836,227.73  
-----

9. Principal Funding Account  
-----

- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date . . . . . \$ 0.00  
-----
- (b) The Accumulation Shortfall with respect to the related Monthly Period . . . . . \$ 0.00  
-----

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

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

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

10. Reserve Draw Amount . . . . . \$ 0.00  
 -----

11. Available Funds  
 -----

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

(a) The Portfolio Yield for the related  
 Monthly Period . . . . . 12.48%  
 -----

(b) The Portfolio Adjusted Yield for the related  
 Monthly Period . . . . . 4.42%  
 -----

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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

1996-A

C-9

05:47:06 PM

CLASS A CUSIP 55262T BC6  
CLASS B CUSIP 55262T BD4  
-----

EXHIBIT C  
-----

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 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 . . . . .	\$ 4.956633
-----	
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
-----	

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 5.051355
-----	
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000
-----	
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000
-----	
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.352744
-----	
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000
-----	

B. Information Regarding the Performance of the Trust  
-----

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates . . . . . \$ 45,364,182.49
- (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

2. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period. . . . . \$ 500,000,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-B as of the end of the day on the last day of the related Monthly Period . . \$ 500,000,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period . . . . . \$ 435,000,000.00
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 435,000,000.00
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 22,500,000.00
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period . . \$ 42,500,000.00

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

July 1, 1996 through July 31, 1996 2.95%

- (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
	-----

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

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

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

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

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

### 3. Delinquent Balances

-----

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

	Percentage of Total Receivables -----	Aggregate Account Balance -----
(a) 35 - 64 days: . . . . .	1.76%	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	4.20%	732,136,061.72
	-----	-----

### 4. Investor 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-B	C-4	04:22:41 PM
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(c) 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. Investor Charge Offs

-----

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



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

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

6. Investor Servicing Fee  
-----

- (a) The amount of the Class A Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 453,125.00  
-----
- (b) The amount of the Class B Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 23,437.50  
-----

- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period . . . . . \$ 44,270.83  
-----
- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period . . . . . \$ 312,500.00  
-----

7. Reallocations  
-----

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

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- (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. Collection of Finance Charge Receivables  
-----

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

9. Principal Funding Account  
-----

- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date . . . . . \$ 0.00  
-----
- (b) The Accumulation Shortfall with respect to the related Monthly Period . . . . . \$ 0.00  
-----

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

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

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

10. Reserve Draw Amount . . . . . \$ 0.00  
 -----

11. Available Funds  
 -----

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

12. Portfolio Yield  
 -----

(a) The Portfolio Yield for the related  
 Monthly Period . . . . . 12.48%  
 -----

(b) The Portfolio Adjusted Yield for the related  
 Monthly Period . . . . . 4.35%  
 -----

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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

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04:22:41 PM

CLASS A CUSIP 55262T BE2  
CLASS B CUSIP 55262T BF9  
-----

EXHIBIT C  
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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 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
-----	

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 4.973855
-----	
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000
-----	
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000
-----	
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.184828
-----	
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000
-----	

B. Information Regarding the Performance of the Trust  
-----

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates . . . . . \$ 45,364,182.49
- (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

2. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (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%

- (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
	-----

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

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

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

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

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

### 3. Delinquent Balances

-----

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

	Percentage of Total Receivables	Aggregate Account Balance
	-----	-----
(a) 35 - 64 days: . . . . .	1.76%	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	4.20%	732,136,061.72
	-----	-----

### 4. Investor 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	08:51:29 AM
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(c) 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. Investor Charge Offs

-----

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

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

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

6. Investor Servicing Fee  
-----

- (a) The amount of the Class A Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 453,125.00  
-----
- (b) The amount of the Class B Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 23,437.50  
-----



- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period . . . . . \$ 44,270.83  
-----
- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period . . . . . \$ 312,500.00  
-----

7. Reallocations  
-----

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

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- (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. Collection of Finance Charge Receivables  
-----

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

9. Principal Funding Account  
-----

- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date . . . . . \$ 0.00  
-----
- (b) The Accumulation Shortfall with respect to the related Monthly Period . . . . . \$ 0.00  
-----

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

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

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

10. Reserve Draw Amount . . . . . \$ 0.00  
 -----

11. Available Funds  
 -----

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

12. Portfolio Yield  
 -----

(a) The Portfolio Yield for the related  
 Monthly Period . . . . . 12.48%  
 -----

(b) The Portfolio Adjusted Yield for the related  
 Monthly Period . . . . . 4.48%  
 -----

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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

1996-C

C-9

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CLASS A CUSIP 55262T BG7  
CLASS B CUSIP 55262T BH5  
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EXHIBIT C  
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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-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 . . . . .	\$ 4.861911
-----	
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
-----	

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 4.982466
-----	
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000
-----	
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000
-----	
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.120244
-----	
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000
-----	

B. Information Regarding the Performance of the Trust  
-----

1. Collection of Principal Receivables

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

2. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (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%

- (i) The Class A Floating Allocation

with respect to the related Monthly Period . . . . .	0.850000
	-----

(j) The Class B Floating Allocation with respect to the related Monthly Period . . . . .	0.075000
	-----

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(k) The Collateral Floating Allocation with respect to the related Monthly Period . . . . .	0.075000
	-----

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

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

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

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

### 3. Delinquent Balances

-----

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

	Percentage of Total Receivables	Aggregate Account Balance
	-----	-----
(a) 35 - 64 days: . . . . .	1.76%	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	4.20%	732,136,061.72
	-----	-----

### 4. Investor 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
	-----

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(c) 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. Investor Charge Offs

-----

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

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

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

#### 6. Investor Servicing Fee

-----

- (a) The amount of the Class A Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 885,416.67  
-----
- (b) The amount of the Class B Servicing  
Fee payable by the Trust to the  
Servicer for the related Monthly  
Period . . . . . \$ 78,125.00  
-----

- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period . . . . . \$ 78,125.00  
-----
- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period . . . . . \$ 625,000.00  
-----

7. Reallocations  
-----

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

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

8. Collection of Finance Charge Receivables  
-----

- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts, if any, withdrawn from the Reserve Account which were allocated in respect of the Class A Certificates. . . . . \$ 11,946,110.91  
-----
- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates . . . . . \$ 1,054,068.66  
-----
- (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. . . . . \$ 1,054,068.66  
-----

9. Principal Funding Account  
-----

- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date . . . . . \$ 0.00  
-----
- (b) The Accumulation Shortfall with respect to the related Monthly Period . . . . . \$ 0.00  
-----

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

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

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

10. Reserve Draw Amount . . . . . \$ 0.00  
 -----

11. Available Funds  
 -----

(a) The amount of Class A Available Funds  
 on deposit in the Finance Charge Account  
 on the related Transfer Date . . . . . \$ 11,414,860.91  
 -----

(b) The amount of Class B Available Funds  
 on deposit in the Finance Charge Account  
 on the related Transfer Date . . . . . \$ 1,007,193.66  
 -----

(c) The amount of Collateral Available  
 Funds on deposit in the Finance Charge  
 Account on the related Transfer Date . . . \$ 1,007,193.66  
 -----

12. Portfolio Yield  
 -----

(a) The Portfolio Yield for the related  
 Monthly Period . . . . . 12.48%  
 -----

(b) The Portfolio Adjusted Yield for the related  
 Monthly Period . . . . . 3.65%  
 -----

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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

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CLASS A CUSIP 55262T BJ1  
CLASS B CUSIP 55262T BK8  
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EXHIBIT C  
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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
-----	

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7. The amount of distribution in respect of Class B Monthly Interest . . . . .	\$ 4.999689
-----	
8. The amount of distribution in respect of Class B Deficiency Amounts . . . . .	\$ 0.000000
-----	
9. The amount of distribution in respect of Class B Additional Interest. . . . .	\$ 0.000000
-----	
10. The amount of distribution in respect of Collateral Monthly Interest. . . . .	\$ 5.216919
-----	
11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest. . . . .	\$ 0.000000
-----	

B. Information Regarding the Performance of the Trust  
-----

1. Collection of Principal Receivables

- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates . . . . . \$ 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. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period . . . . . \$17,148,865,196.73

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- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period. . . . . \$ 750,000,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period . . . . . \$ 750,000,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period . . . . . \$ 637,500,000.00
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 637,500,000.00
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period. . . . . \$ 56,250,000.00
- (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period . . . . . \$ 56,250,000.00

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

July 1, 1996 through July 31, 1996 4.42%

- (i) The Class A Floating Allocation

with respect to the related Monthly Period . . . . .	0.850000
	-----

(j) The Class B Floating Allocation with respect to the related Monthly Period . . . . .	0.075000
	-----

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(k) The Collateral Floating Allocation with respect to the related Monthly Period . . . . .	0.075000
	-----

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

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

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

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

### 3. Delinquent Balances

-----

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

	Percentage of Total Receivables	Aggregate Account Balance
	-----	-----
(a) 35 - 64 days: . . . . .	1.76%	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	4.20%	732,136,061.72
	-----	-----

### 4. Investor 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
	-----

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(c) The Class B Investor Default Amount for the related Monthly Period . . . . . \$	205,496.91
	-----

(d) The Collateral Default Amount for the related Monthly Period . . . . . \$	205,496.91
	-----

### 5. Investor Charge Offs

-----

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

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

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

6. Investor Servicing Fee  
-----

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period . . . . . \$ 664,062.50  
-----
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period . . . . . \$ 58,593.75  
-----

- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period . . . . . \$ 58,593.75  
-----
- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period . . . . . \$ 468,750.00  
-----

7. Reallocations  
-----

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

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

8. Collection of Finance Charge Receivables  
-----

- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts, if any, withdrawn from the Reserve Account 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 . . . . . \$ 790,551.47  
-----
- (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. . . . . \$ 790,551.47  
-----

9. Principal Funding Account  
-----

- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date . . . . . \$ 0.00  
-----
- (b) The Accumulation Shortfall with respect to the related Monthly Period . . . . . \$ 0.00  
-----

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

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

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

10. Reserve Draw Amount . . . . . \$ 0.00  
 -----

11. Available Funds  
 -----

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

(a) The Portfolio Yield for the related  
 Monthly Period . . . . . 12.48%  
 -----

(b) The Portfolio Adjusted Yield for the related  
 Monthly Period . . . . . N/A  
 -----

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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



1996-E

C-9

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

KEY PERFORMANCE FACTORS  
JULY, 1996

Expected B Maturity	9/15/99
Blended Coupon	5.7110%
Excess Protection Level	
3 Month Average	4.94%
July, 1996	4.58%
June, 1996	5.41%
May, 1996	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

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

KEY PERFORMANCE FACTORS  
JULY, 1996

Expected B Maturity	9/15/99
Blended Coupon	5.68662%
Excess Protection Level	
3 Month Average	4.97%
July, 1996	4.61%
June, 1996	5.45%
May, 1996	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

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

KEY PERFORMANCE FACTORS  
JULY, 1996

Expected B Maturity	11/15/01
Blended Coupon	5.7948%
Excess Protection Level	
3 Month Average	4.85%
July, 1996	4.49%
June, 1996	5.33%
May, 1996	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

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

KEY PERFORMANCE FACTORS  
JULY, 1996

Expected B Maturity	11/17/97
Blended Coupon	5.75958%
Excess Protection Level	
3 Month Average	4.92%
July, 1996	4.53%
June, 1996	5.38%
May, 1996	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

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

KEY PERFORMANCE FACTORS  
JULY, 1996

Expected B Maturity	09/15/04
Blended Coupon	5.8124%
Excess Protection Level	
3 Month Average	4.84%
July, 1996	4.47%
June, 1996	5.32%
May, 1996	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

## 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	4.96%
July, 1996	4.60%
June, 1996	5.43%
May, 1996	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

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

KEY PERFORMANCE FACTORS  
JULY, 1996

Expected B Maturity	7/15/05
Blended Coupon	6.2251%
Excess Protection Level	
3 Month Average	4.91%
July, 1996	4.55%
June, 1996	5.38%
May, 1996	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



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

KEY PERFORMANCE FACTORS  
JULY, 1996

Expected B Maturity	7/17/00
Blended Coupon	5.8655%
Excess Protection Level	
3 Month Average	5.04%
July, 1996	4.68%
June, 1996	5.50%
May, 1996	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

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

KEY PERFORMANCE FACTORS  
JUNE, 1996

Expected B Maturity	09/16/02
Blended Coupon	5.7546%
Excess Protection Level	
3 Month Average	5.05%
June, 1996	5.37%
May, 1996	4.78%
April, 1996	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

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

KEY PERFORMANCE FACTORS  
JULY, 1996

Expected B Maturity	09/15/00
Blended Coupon	6.3693%
Excess Protection Level	
3 Month Average	4.18%
July, 1996	3.90%
June, 1996	4.19%
May, 1996	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

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

KEY PERFORMANCE FACTORS  
JULY, 1996

Expected B Maturity	11/15/00
Blended Coupon	5.6923%
Excess Protection Level	
3 Month Average	4.96%
July, 1996	4.60%
June, 1996	5.43%
May, 1996	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

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

KEY PERFORMANCE FACTORS  
JULY, 1996

Expected B Maturity	12/16/02
Blended Coupon	5.7629%
Excess Protection Level	
3 Month Average	4.89%
July, 1996	4.53%
June, 1996	5.36%
May, 1996	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

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

KEY PERFORMANCE FACTORS  
JULY, 1996

Expected B Maturity	03/17/03
Blended Coupon	5.7340%
Excess Protection Level	
3 Month Average	4.91%
July, 1996	4.56%
June, 1996	5.39%
May, 1996	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

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

KEY PERFORMANCE FACTORS  
JULY, 1996

Expected B Maturity	04/17/06
Blended Coupon	5.8001%
Excess Protection Level	
3 Month Average	4.85%
July, 1996	4.49%
June, 1996	5.33%
May, 1996	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

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

KEY PERFORMANCE FACTORS  
JULY, 1996

Expected B Maturity	04/16/01
Blended Coupon	5.6751%
Excess Protection Level	
3 Month Average	4.98%
July, 1996	4.62%
June, 1996	5.44%
May, 1996	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



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

KEY PERFORMANCE FACTORS  
JULY, 1996

Expected B Maturity	05/15/01
Blended Coupon	5.6791%
Excess Protection Level	
3 Month Average	4.15%
July, 1996	4.61%
June, 1996	5.44%
May, 1996	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

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

KEY PERFORMANCE FACTORS  
JULY, 1996

Expected B Maturity	06/16/03
Blended Coupon	5.7060%
Excess Protection Level	
3 Month Average	3.79%
July, 1996	4.58%
June, 1996	2.99%
May, 1996	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