
FORM 8-K

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20529

CURRENT REPORT

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

Date of Report: March 14, 1997

MBNA AMERICA BANK, NATIONAL ASSOCIATION

on behalf of the

MBNA MASTER CREDIT CARD TRUST II

(Exact name of registrant as specified in its charter)

Wilmington, DE 19884-0781

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(Address of principal executive office)

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

Item 2. ACQUISITION OR DISPOSITION OF ASSETS

On February 4, 1997, MBNA America Bank, National Association (the "Seller") conveyed to the Trust all of the receivables (the "Receivables") in certain additional credit card accounts (the "Additional Accounts") of the Seller pursuant to an Assignment No. 11 of Receivables in Additional Accounts dated as of February 4, 1997, (the "Assignment"). The principal amount of the Receivables in the Additional Accounts on February 4, 1997, was \$1,681,384,270.89. The Seller conveyed the Receivables in the Additional Accounts to the Trust pursuant to subsection 2.06(b) of the Pooling and Servicing Agreement.

Item 5. OTHER EVENTS

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

- 20.1 Series 1994-A Certificateholders' Statement for the month ended February 28, 1997.
- $20.2\,$ Series 1994-B Certificateholders' Statement for the month ended February 28, 1997.
- 20.3 Series 1994-C Certificateholders' Statement for the month ended February 28, 1997.
- $20.4\,$ Series 1994-D Certificateholders' Statement for the month ended February 28, 1997.
- $20.5\,\,$ Series 1995-A Certificateholders' Statement for the month ended February 28, 1997.

- $20.6\,$ Series 1995-B Certificateholders' Statement for the month ended February 28, 1997.
- 20.7 Series 1995-C Certificateholders' Statement for the month ended February 28, 1997.
- $20.8\,$ Series 1995-D Certificateholders' Statement for the month ended February 28, 1997.
- 20.9 Series 1995-E Certificateholders' Statement for the month ended February 28, 1997.
- 20.10 Series 1995-F Certificateholders' Statement for the month ended February 28, 1997.
- 20.11 Series 1995-I Certificateholders' Statement for the month ended February 28, 1997.
- 20.12 Series 1995-J Certificateholders' Statement for the month ended February 28, 1997.
- 20.13 Series 1996-A Certificateholders' Statement for the month ended February 28, 1997.
- 20.14 Series 1996-B Certificateholders' Statement for the month ended February 28, 1997.
- 20.15 Series 1996-C Certificateholders' Statement for the month ended February 28, 1997.
- 20.16 Series 1996-D Certificateholders' Statement for the month ended February 28, 1997.
- 20.17 Series 1996-E Certificateholders' Statement for the month ended February 28, 1997.
- 20.18 Series 1996-G Certificateholders' Statement for the month ended February 28, 1997.
- 20.19 Series 1996-H Certificateholders' Statement for the month ended February 28, 1997.
- 20.20 Series 1996-J Certificateholders' Statement for the month ended February 28, 1997.
- 20.21 Series 1996-K Certificateholders' Statement for the month ended February 28, 1997.
- 20.22 Series 1996-L Certificateholders' Statement for the month ended February 28, 1997.
- 20.23 Series 1996-M Certificateholders' Statement for the month ended February 28, 1997.

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 February 28, 1997.
- 99.2. Series 1994-B Key Performance Factors for the month ended February 28, 1997.
- 99.3. Series 1994-C Key Performance Factors for the month ended February 28, 1997.
- 99.4. Series 1994-D Key Performance Factors for the month ended February 28, 1997.
- 99.5. Series 1995-A Key Performance Factors for the month ended February 28, 1997.
- $99.6.\$ Series 1995-B Key Performance Factors for the month ended February 28, 1997.
- 99.7. Series 1995-C Key Performance Factors for the month ended February 28, 1997.
- 99.8. Series 1995-D Key Performance Factors for the month ended February 28, 1997.
 - 99.9. Series 1995-E Key Performance Factors for the month ended

February 28, 1997.

- 99.10. Series 1995-F Key Performance Factors for the month ended February 28, 1997.
- 99.11. Series 1995-I Key Performance Factors for the month ended February 28, 1997.
- 99.12. Series 1995-J Key Performance Factors for the month ended February 28, 1997.
- 99.13. Series 1996-A Key Performance Factors for the month ended February 28, 1997.
- 99.14. Series 1996-B Key Performance Factors for the month ended February 28, 1997.
- 99.15. Series 1996-C Key Performance Factors for the month ended February 28, 1997.
- 99.16. Series 1996-D Key Performance Factors for the month ended February 28, 1997.
- 99.17. Series 1996-E Key Performance Factors for the month ended February 28, 1997.
- 99.18. Series 1996-G Key Performance Factors for the month ended February 28, 1997.
- 99.19. Series 1996-H Key Performance Factors for the month ended February 28, 1997.
- 99.20. Series 1996-J Key Performance Factors for the month ended February 28, 1997.
- 99.21. Series 1996-K Key Performance Factors for the month ended February 28, 1997.
- 99.22. Series 1996-L Key Performance Factors for the month ended February 28, 1997.
- 99.23. Series 1996-M Key Performance Factors for the month ended February 28, 1997.

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.

March 14, 1997 Dated:

MBNA AMERICA BANK, NATIONAL ASSOCIATION

By: Marguerite M. Boylan

Marguerite M. Boylan Name:

Title: Vice President

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CLASS A CUSIP 55262T AA1 CLASS B CUSIP 55262T AB9 Exhibit 20.1

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-A

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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	\$ 4.205625
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$ 0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$ 0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$ 4.355625
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	\$ 4.471207
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$ 0.00000

- B. Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates

\$71,418,196.04

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

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,977,639.78 2. Principal Receivables in the Trust (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$25,119,592,718.23 (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: February 1, 1997 through February 3, 1997 3.27% February 4, 1997 through February 28, 1997 3.06% (i) The Class A Floating Allocation with respect to the related Monthly Period 0.870000 -----(j) The Class B Floating Allocation with respect to the related Monthly 0.045000 (k) The Collateral Floating Allocation with respect to the related Monthly 0.085000 _____

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

N/A -----

(m)	The Class A Fixed Allocation wito the related Monthly Period	th respect	N/A
(n)	The Class B Fixed Allocation wi respect to the related Monthly	N/A 	
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
The were	nquent Balances aggregate amount of outstanding I delinquent as of the end of the ted Monthly Period:	Percentage of Total	last day of the Aggregate Account
		Receivables	Balance
(a)	35 - 64 days:	1.87%	478,661,559.05
(b)	65 - 94 days:	0.88%	223,534,124.31
(c)	95 - 124 days:	0.62%	158,682,876.74
(d)	125 - 154 days:	0.51%	129,052,609.66
(e)	155 or more days:	0.77%	197,280,686.55
	Total	4.65%	1,187,211,856.31
Inve	stor Default Amount		
(a)	The Aggregate Investor Default of the related Monthly Period	Amount	\$2,768,484.12
(b)	The Class A Investor Default Ame for the related Monthly Period	ount	\$2,408,581.18
(c)	The Class B Investor Default Ame for the related Monthly Period	ount	\$124 , 581.79
(d)	The Collateral Default Amount for the related Monthly Period	or	\$235,321.15
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period	lated	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of original certificate principal amount		\$ 0.00

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	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(£)	The aggregate amount of Callatonal	· · · · · · · · · · · · · · · · · · ·
	(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
		cearing this bistribution bate	
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri-	
		bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	estor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly	0500 750 00
		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	ъ. Т		
7.		.locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$64,600,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$34,200,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,864,023.66
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$458,483.88
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$866,025.27
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$9,277,273.66
	(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	\$479,858.88
	(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	

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.47%

(b) The Portfolio Adjusted Yield

4.40%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997:

Class A and Class B determination -

5.43750%

Collateral Interest determination -

5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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

Exhibit 20.2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

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

\$0.000000

2.		nt of distribution in respect B Monthly Principal	\$0.000000
3.		nt of distribution in respect teral Monthly Principal	\$0.000000
4.		nt of distribution in respect A Monthly Interest	\$4.159724
5.		nt of distribution in respect A Deficiency Amounts	\$0.000000
6.		nt of distribution in respect A Additional Interest	\$0.000000
7.		nt of distribution in respect B Monthly Interest	\$4.340625
8.		nt of distribution in respect B Deficiency Amounts	\$0.000000
9.		nt of distribution in respect B Additional Interest	\$0.000000
10.		nt of distribution in respect teral Monthly Interest	\$4.471149
11.		nt of distribution in respect ccrued and unpaid Collateral Interest	\$0.000000
Inf	ormation :	Regarding the Performance of the Trust	
1.	Collecti	on of Principal Receivables	
	of dur whi	aggregate amount of Collections Principal Receivables processed ing the related Monthly Period ch were allocated in respect of Class A Certificates	\$93,971,308.67
	of dur whi	aggregate amount of Collections Principal Receivables processed ing the related Monthly Period ch were allocated in respect of Class B Certificates	\$4,860,583.89
	of dur whi	aggregate amount of Collections Principal Receivables processed ing the related Monthly Period ch were allocated in respect of Collateral Interest	\$9,181,105.24
2.	Principa	l Receivables in the Trust	
	Rec end	aggregate amount of Principal eivables in the Trust as of the of the day on the last day of related Monthly Period	\$25,119,592,718.23

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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	\$870,00	0,000.00
(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		0,000.00
(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:		
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997		
(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.870000
(j)	The Class B Floating Allocation with respect to the related Monthly		0.045000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period		0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

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:	1.87%	478,661,559.05
(b)	65 - 94 days:	0.88%	223,534,124.31
(c)	95 - 124 days:	0.62%	158,682,876.74
(d)	125 - 154 days:	0.51%	129,052,609.66
(e)	155 or more days:	0.77%	197,280,686.55
	Total	4.65%	1,187,211,856.31
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,642,742.14
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$3,169,185.70
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$163,923.35
(d)	The Collateral Default Amount f the related Monthly Period	or	\$309,633.09
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(e)	The aggregate amount of Collate Charge Offs for the related Mon Period		\$ 0.00
(f)	The aggregate amount of Collate Charge Offs set forth in 5 (e) per \$1,000 of original certific principal amount	above	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed the Transfer Date immediately p ceding this Distribution Date	on	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth above per \$1,000 original certiprincipal amount reimbursed on Transfer Date immediately precethis Distribution Date	in 5 (g) ficate the	\$ 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
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	estor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$906,250.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46,875.00
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$88,541.67
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
8.	Prin	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00

	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,663,188.80
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$603,268.31
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,139,506.98
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$12,206,938.80
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$631,393.31
	(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 , 192 , 631.98
11.	Swa	p Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$ 0.00
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$16,692.20
12.	Por	tfolio Yield	
-	(2)	The Portfolio Vield for the related	

(a) The Portfolio Yield for the related Monthly Period

C. Floating Rate Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997:

Class B determination -

5.43750%

Collateral Interest determination -

5.42188%

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

February 18, 1997 through March 16, 1997

5.17333%

MBNA AMERICA BANK,
NATIONAL ASSOCIATION,
Servicer

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

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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

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 \$4.265625 -----5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 6. The amount of distribution in respect of Class A Additional Interest \$0.000000 -----7. The amount of distribution in respect of Class B Monthly Interest \$4.415625 _____ 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 \$4.557911 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 \$93,971,308.67 -----(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$4,860,583.89 _____ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$9,181,105.24 _____ 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 \$25,119,592,718.23 the related Monthly Period (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period \$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	\$870,00	0,000.00
(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	\$870,00	0,000.00
(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:		
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997		
(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.870000
(j)	The Class B Floating Allocation with respect to the related Monthly		0.045000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period		0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A
Deli	nquent Balances		

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

Percentage	Aggregate
of Total	Account
Receivables	Balance

(a) 35 - 64 days: 1.87% 478,661,559.05

	(b)	65 - 94 days:		0.88%	223,534,124.31
	(c)	95 - 124 days:		0.62%	158,682,876.74
	(d)	125 - 154 days:		0.51%	129,052,609.66
	(e)	155 or more days:		0.77%	197,280,686.55
			Total	4.65%	1,187,211,856.31
4.	Inve	stor Default Amount			
	(a)	The Aggregate Investor Defa for the related Monthly Per		ount	\$3,642,742.14
	(b)	The Class A Investor Defaul for the related Monthly Per		nt	\$3,169,185.70
	(c)	The Class B Investor Defaul for the related Monthly Per		nt	\$163,923.35
	(d)	The Collateral Default Amou the related Monthly Period	int for		\$309,633.09
5.	Inve	stor Charge Offs			
	(a)	The aggregate amount of Cla Investor Charge Offs for the Monthly Period		ed	\$ 0.00
	(b)	The aggregate amount of Cla Investor Charge Offs set fo 5 (a) above per \$1,000 of certificate principal amoun	rth in riginal	-	\$ 0.00
	(c)	The aggregate amount of Cla Investor Charge Offs for the Monthly Period		ed	\$ 0.00
Investor Charge Off 5 (c) above per \$1,		The aggregate amount of Cla Investor Charge Offs set for 5 (c) above per \$1,000 of c certificate principal amoun	rth in riginal	-	\$ 0.00
	(e)	e) The aggregate amount of Collateral Charge Offs for the related Monthly Period			\$ 0.00
	(f)	The aggregate amount of Col Charge Offs set forth in 5 per \$1,000 of original cert principal amount	(e) abo	ve	\$ 0.00
	(g)	(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 Cla Investor Charge Offs set for above per \$1,000 original of principal amount reimbursed Transfer Date immediately p this Distribution Date	erth in ertific l on the	cate	\$ 0.00

		Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	estor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$906,250.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46,875.00
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$88,541.67
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
8.	Prir	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the \$ 0.00 related Transfer Date 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,663,188.80 _____ (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$603,268.31 -----(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,139,506.98 -----10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$12,206,938.80 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class ${\tt B}$ Certificates \$631,393.31 -----(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral \$1,192,631.98 Interest 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 12.47% (b) The Portfolio Adjusted Yield 4.31%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997:

5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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

Exhibit 20.4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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

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

\$ 4.151948

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

	amount of distribution in respect Class B Monthly Interest	\$ 4.340625
	amount of distribution in respect Class B Deficiency Amounts	\$0.000000
	amount of distribution in respect Class B Additional Interest	\$0.000000
	amount of distribution in respect Collateral Monthly Interest	\$ 4.447770
of	amount of distribution in respect any accrued and unpaid Collateral thly Interest	\$0.000000
Informa	tion Regarding the Performance of the Trust	
1. Col	lection of Principal Receivables	
(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$93,971,308.67
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$4,860,583.89
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,181,105.24
2. Pri	ncipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23
(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

В.

(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:

February 1, 1997 through February 3, 1997 4.30% February 4, 1997 through February 28, 1997 4.03%

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

0.870000

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

0.045000 _____

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

0.085000 _____

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

(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:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period

	(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,169,185.70
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$163,923.35
	(d)	The Collateral Default Amount for the related Monthly Period	\$309,633.09
5.	Inve	estor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$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
Real	locations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
Col	lection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,206,938.80
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$631,393.31
(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	\$1,192,631.98
Drin	cipal Funding Account	
(a)	The principal amount on deposit in	
(a)	the Principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00

7.

8.

9.

	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ C	0.00	
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ C	0.00	
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ C	0.00	
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ C).00	
10.	Ava	ilable Funds			
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,6	563,188	.80
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$603 ,	268.31	
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,13 	39 , 506.	98
11.	Por	tfolio Yield			
	(a)	The Portfolio Yield for the related Monthly Period			2.47%
	(b)	The Portfolio Adjusted Yield			4.51%
Floa	ıting	Rate Determinations			
		tes for the Interest Period of ry 18, 1997 through March 16, 1997:			
Class B determination -				750%	
Coll	ater	al Interest determination -		12188%	
		age of the Federal Funds Rates for the Period:			
	Febr	uary 18, 1997 through March 16, 1997			5.20593%

C.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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CLASS A CUSIP 55262T AJ2 CLASS B CUSIP 55262T AK9 Exhibit 20.5

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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	\$4.268910
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.403910
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.		amount of distribution in respect ollateral Monthly Interest	\$4.596598
11.	of a	amount of distribution in respect ny accrued and unpaid Collateral hly Interest	\$0.000000
Inf	ormat	ion Regarding the Performance of the Trust	
1.	Coll	ection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$54,033,502.70
	(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	\$2,794,837.23
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,279,136.35
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23
	(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

В.

February 1, 1997 through February 3, 1997 2.47% February 4, 1997 through February 28, 1997 2.32%

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

0.870000

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

0.045000

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

0.085000

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

N/A

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

N/A -----

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

N/A

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

N/A

Percentage Aggregate

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:

			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

4. Investor Default Amount

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

\$2,094,576.82

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

\$1,822,281.82

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

\$94,255.95

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

\$178,039.05

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

\$521,093.75 -----

	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8.	Coll	ection of Finance Charge Receivables	
	(a)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Procees and amounts, if any, withdrawn from the Reserve Account allocated in respect of the	
		Class A Certificates	\$7,018,989.88
	(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 , 051.32
	(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	\$685,763.58
9.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Ava	ilable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,706,333.63
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$346,879.44
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$655,216.71
11. Por	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.47%
(b)	The Portfolio Adjusted Yield	4.31%
Floating	Rate Determinations	
	utes for the Interest Period of ruary 18, 1997 through March 16, 1997: 5.42	2188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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C.

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

Exhibit 20.6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-B

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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	\$4.186410
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.306410
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	\$4.447476
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.00000

B. Information Regarding the Performance of the Trust

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

\$70,478,482.86

(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	\$3,645,438.23
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,885,828.89
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23
	(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:	
		February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000

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

N/A -----

(m)	The Class A Fixed Allocation was respect to the related Monthly		N/A
(n)	The Class B Fixed Allocation was respect to the related Monthly		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding e delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:	1.87%	478,661,559.05
(b)	65 - 94 days:	0.88%	223,534,124.31
(c)	95 - 124 days:	0.62%	158,682,876.74
(d)	125 - 154 days:	0.51%	129,052,609.66
(e)	155 or more days:	0.77%	197,280,686.55
	Total	4.65%	1,187,211,856.31
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,732,056.63
(b)	The Class A Investor Default Ar for the related Monthly Period	mount	\$2,376,889.31
(c)	The Class B Investor Default Ar for the related Monthly Period	nount	\$122,942.50
(d)	The Collateral Default Amount the related Monthly Period	for	\$232,224.82
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of orige certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class I Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class I Investor Charge Offs set forth 5 (c) above per \$1,000 of orig: certificate principal amount	in	\$ 0.00
(e)	The aggregate amount of Collate Charge Offs for the related Mon Period		\$ 0.00

4.

5.

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

			Date	\$63,750,000.00
		(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$33,750,000.00
	8.	Coll	ection of Finance Charge Receivables	
		(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$9,155,204.29
		(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	\$473,544.91
		(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	\$894,474.04
	9.	Prin	cipal Funding Account	
		(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
		(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
		(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
		(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
10.	Ava	ailab	le Funds	
		(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,747,391.79
		(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$452,451.16
		(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$854,630.29

11. Portfolio Yie	10	d
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(a) The Portfolio Yield for the related Monthly Period

12.47%

(b) The Portfolio Adjusted Yield

4.42%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997: 5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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CLASS A CUSIP 55262T AN3 CLASS B CUSIP 55262T AP8 Exhibit 20.7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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

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

	The amount of distribution in respect of Class A Monthly Interest	\$5.375000
	The amount of distribution in respect f Class A Deficiency Amounts	\$0.000000
	The amount of distribution in respect of Class A Additional Interest	\$0.000000
	The amount of distribution in respect of Class B Monthly Interest	\$4.381410
	The amount of distribution in respect f Class B Deficiency Amounts	\$0.000000
	The amount of distribution in respect of Class B Additional Interest	\$0.000000
	The amount of distribution in respect of Collateral Monthly Interest	\$4.596393
C	The amount of distribution in respect of any accrued and unpaid Collateral donthly Interest	\$0.000000
Infor	emation Regarding the Performance of the Trust	
1. 0	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	\$54,033,502.70
((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	\$2,794,837.23
(The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,279,136.35
2. E	rincipal 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	\$25,119,592,718.23
	(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

В.

(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:

> February 1, 1997 through February 3, 1997 2.47% February 4, 1997 through February 28, 1997 2.32%

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

0.870000 -----

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

0.045000

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

0.085000

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

N/A

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

N/A -----

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

N/A

(o) The Collateral Fixed Allocation with

N/A

respect to the related Monthly Period

3. Delinquent Balances

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

		Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:	1.87%	478,661,559.05
(b)	65 - 94 days:	0.88%	223,534,124.31
(c)	95 - 124 days:	0.62%	158,682,876.74

	(d)	125 - 154 days:	0.51%	129,052,609.66
	(e)	155 or more days:	0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31
4.	Inve	stor Default Amount		
	(a)	The Aggregate Investor Default Ame for the related Monthly Period	ount	\$2,094,576.82
	(b)	The Class A Investor Default Amoustor the related Monthly Period	nt	\$1,822,281.82
	(c)	The Class B Investor Default Amoustor the related Monthly Period	nt	\$94,255.95
	(d)	The Collateral Default Amount for the related Monthly Period		\$178,039.05
5.	Inve	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	ted	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	1	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the relation	ted	\$ 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	1	\$ 0.00
	(e)	The aggregate amount of Collatera Charge Offs for the related Month Period		\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) abover \$1,000 of original certificate principal amount	ove	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed of the Transfer Date immediately pre- ceding this Distribution Date		\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in above per \$1,000 original certific principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	cate e	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed of the Transfer Date immediately pre- ceding this Distribution Date		\$ 0.00

(j) The aggregate amount of Class B

		Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$521,093.75
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$26,953.13
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$50,911.45
		101104	
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related	0.00
		Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,288,544.59
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$346,879.44
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$655,216.71
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, 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	\$7,601,200.84
	(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	\$363,051.32
	(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	\$685,763.58
11.	Swa	p Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$582,210.96
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
12.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.47%
	(b)	The Portfolio Adjusted Yield	4.37%
		Rate Determinations tes for the Interest Period of	
		18, 1997 through March 16, 1997: 5.42188%	ŝ

D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty

C.

1. The Mark-to-Market Amount, if any, for the

7. Long Term Credit Rating of the Swap Counterparty

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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CLASS A CUSIP 55262T AQ6

CLASS B CUSIP 55262T AR4

Exhibit 20.8

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FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

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

\$0.000000

	he amount of distribution in respect f Class B Monthly Principal	\$0.000000
	he amount of distribution in respect f Collateral Monthly Principal	\$0.000000
	he amount of distribution in respect f Class A Monthly Interest	\$5.041667
	he amount of distribution in respect f Class A Deficiency Amounts	\$0.000000
	he amount of distribution in respect f Class A Additional Interest	\$0.000000
	he amount of distribution in respect f Class B Monthly Interest	\$4.283910
	he amount of distribution in respect f Class B Deficiency Amounts	\$0.000000
	he amount of distribution in respect f Class B Additional Interest	\$0.000000
	he amount of distribution in respect f Collateral Monthly Interest	\$4.450049
C	he amount of distribution in respect f any accrued and unpaid Collateral onthly Interest	\$0.000000
Infor	mation Regarding the Performance of the Trust	
1. 0	ollection 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	\$46,985,654.34
(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$2,430,292.01
•	c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,590,552.58
2. E	rincipal 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	\$25,119,592,718.23
(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

В.

(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:	
	oruary 1, 1997 through February 3, 1997 2.15 oruary 4, 1997 through February 28, 1997 2.0	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

Percentage Aggregate of Total Account Receivables Balance

	(a)	35 - 64 days:	1.87%	478,661,559.05
	(b)	65 - 94 days:	0.88%	223,534,124.31
	(c)	95 - 124 days:	0.62%	158,682,876.74
	(d)	125 - 154 days:	0.51%	129,052,609.66
	(e)	155 or more days:	0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31
1	Tnrro	stor Default Amount		
4.	Inve	Stor Delauit Amount		
	(a)	The Aggregate Investor Default Among the related Monthly Period	mount	\$1,821,371.08
	(b)	The Class A Investor Default Amore for the related Monthly Period	unt	\$1,584,592.85
	(c)	The Class B Investor Default Amo for the related Monthly Period	unt	\$81,961.67
	(d)	The Collateral Default Amount fo the related Monthly Period	r	\$154,816.56
5.	Inve	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth is 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 rel Monthly Period	ated	\$ 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 Collater. Charge Offs for the related Mont Period		\$ 0.00
	(f)	The aggregate amount of Collater Charge Offs set forth in 5 (e) a per \$1,000 of original certifica principal amount	bove	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed the Transfer Date immediately proceding this Distribution Date		\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth is above per \$1,000 original certif principal amount reimbursed on to Transfer Date immediately preced this Distribution Date	icate he	\$ 0.00
		Jacob Date Date		

		Investor Charge Offs reimbursed on the Transfer Date immediately pre-	
		ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453 , 125.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00

	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,233,319.78
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$301,634.13
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$569 , 753.52
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated	
		in respect of the Class A Certificates	\$6,505,194.78
	(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	\$315,696.63
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$596,316.02
11.	Swaj	o Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$401,725.40
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
12.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.47%
	(b)	The Portfolio Adjusted Yield	4.51%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997: 5.42188%

- -----

D. Information regarding the status of the $\hbox{Interest Rate Swap and the Swap Counterparty}$

 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

 Long Term Credit Rating of the Swap Counterparty

AAA/Aaa

MBNA AMERICA BANK, NATIONAL ASSOCIATION,

Servicer

By: Marguerite M. Boylan

Name: Marguerite M. Boylan Title: Vice President

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<TYPE>EX-20.9
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CLASS A CUSIP 55262T AS2 CLASS B CUSIP 55262T AT0 Exhibit 20.9

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

Α.	Dis	tribu	ion Regarding the Current Monthly tion (Stated on the Basis of riginal Certificate Principal Amount).	
	1.		amount of distribution in respect lass A Monthly Principal	\$0.000000
	2.		amount of distribution in respect lass B Monthly Principal	\$0.000000
	3.		amount of distribution in respect ollateral Monthly Principal	\$0.000000
	4.		amount of distribution in respect lass A Monthly Interest	\$4.231410
	5.		amount of distribution in respect lass A Deficiency Amounts	\$0.000000
	6.		amount of distribution in respect lass A Additional Interest	\$0.000000
	7.		amount of distribution in respect lass B Monthly Interest	\$4.306410
	8.		amount of distribution in respect lass B Deficiency Amounts	\$0.000000
	9.		amount of distribution in respect lass B Additional Interest	\$0.000000
	10.		amount of distribution in respect ollateral Monthly Interest	\$4.521147
	11.	of a	amount of distribution in respect ny accrued and unpaid Collateral nly Interest	\$0.000000
В.	Inf	ormat	ion Regarding the Performance of the Trust	
	1.	Colle	ection of Principal Receivables	
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$46,985,654.34
		(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$2,430,292.01
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,590,552.58

(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	\$25,119	,592,718.23
(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		0,000.00
(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		0,000.00
(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	\$435,00	0,000.00
(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	\$435,00	0,000.00
(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:		
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997		
(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.870000
(j)	The Class B Floating Allocation with respect to the related Monthly		0.045000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period		0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

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:

			F	Percentage of Total Receivables	Account
	(a)	35 - 64 days:		1.87%	478,661,559.05
	(b)	65 - 94 days:		0.88%	223,534,124.31
	(c)	95 - 124 days:		0.62%	158,682,876.74
	(d)	125 - 154 days:		0.51%	129,052,609.66
	(e)	155 or more days:		0.77%	197,280,686.55
		_		4 650	1 105 011 056 01
		•	l'otal	4.65% 	1,187,211,856.31
4.	Inve	estor Default Amount			
••	(a)	The Aggregate Investor Defau	ıl+ Δn	nount	
	(a)	for the related Monthly Per		iouric	\$1,821,371.08
	(b)	The Class A Investor Default for the related Monthly Per		ınt	\$1,584,592.85
	(c)	The Class B Investor Default for the related Monthly Per:		ınt	\$81,961.67
	(d)	The Collateral Default Amour the related Monthly Period	nt for	<u>s</u>	\$154,816.56
5.	Inve	estor Charge Offs			
	(a)	The aggregate amount of Class Investor Charge Offs for the Monthly Period		ated	\$ 0.00
	(b)	The aggregate amount of Class Investor Charge Offs set for 5 (a) above per \$1,000 of or certificate principal amount	cth ir cigina		\$ 0.00
	(c)	The aggregate amount of Class Investor Charge Offs for the Monthly Period		ated	\$ 0.00
	(d)	The aggregate amount of Class Investor Charge Offs set for 5 (c) above per \$1,000 of or certificate principal amount	cth ir cigina		\$ 0.00
	(e)	The aggregate amount of Col: Charge Offs for the related Period			\$ 0.00
	(f)	The aggregate amount of Coll Charge Offs set forth in 5 per \$1,000 of original cert: principal amount	(e) ak	oove	\$ 0.00

(g) The aggregate amount of Class A

		the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution	

Date

\$22,500,000.00

Investor Charge Offs reimbursed on

8.	Principal	Funding	Account
0.	riincipai	runarng	ACCOUNT

Transfer Date

(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date	
	but prior to withdrawals)	\$ 0.00
(b)	The Accumulation Shortfall with respect to the related Monthly	
	Period	\$ 0.00
(c)	The Principal Funding Investment Proceeds deposited in the Finance	

(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related

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

\$ 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

\$5,831,594.38 -----

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

\$301,634.13 _____

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

\$569,753.52 _____

10. Collection of Finance Charge Receivables

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

\$6,103,469.38 -----

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

\$315,696.63 -----

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

\$596.316.02 _____

- (a) The Portfolio Yield for the related

 Monthly Period

 12.47%

 (b) The Portfolio Adjusted Yield

 4.36%
- C. LIBOR Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997:

5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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

Exhibit 20.10

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

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

\$0.000000

2. The amount of distribution in respect

	of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$5.500000
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.625000
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$4.394778
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000
Inf	ormation 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	\$ 49,145,915.17
	(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	\$ 2,025,245.08
	(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 2,835,341.56
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	\$25,119,592,718.23
	(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

В.

(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:	2 15%
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997	
(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	
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.052500
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A
Deli	nquent Balances	

3. Delinquent Balances

> Percentage Aggregate of Total Account Receivables Balance

	42.3			
	(d)	65 - 94 days:	0.88%	223,534,124.31
	(c)	95 - 124 days:	0.62%	158,682,876.74
	(d)	125 - 154 days:	0.51%	129,052,609.66
	(e)	155 or more days:	0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31
4.	Inve	estor Default Amount		
	(a)	The Aggregate Investor Default Ar for the related Monthly Period	mount	\$1,821,371.18
	(b)	The Class A Investor Default Amore for the related Monthly Period	ınt	\$1,657,447.72
	(c)	The Class B Investor Default Amor	ınt	\$68,301.44
	(d)	The Collateral Default Amount for the related Monthly Period	r	\$95,622.02
5.	Inve	estor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the rela Monthly Period	ated	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount		\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the rela Monthly Period	ated	\$ 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 Collater: Charge Offs for the related Month Period		\$ 0.00
	(f)	The aggregate amount of Collaters Charge Offs set forth in 5 (e) all per \$1,000 of original certification principal amount	oove	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed of the Transfer Date immediately pro- ceding this Distribution Date		\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in above per \$1,000 original certific principal amount reimbursed on the Transfer Date immediately precedenthis Distribution Date	icate ne	\$ 0.00

		Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$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.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$26,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$18,750,000.00
Со	llect	ion of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$6,384,088.76

(b) The aggregate amount of Collections of

8.

		Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$263,080.77
	(c)	Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral	
		Interest	\$368,312.82
9.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such	
		date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	ė 0 00
		reriou	\$ 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
		2400 2200 0.00 0.00 0.00 0.000000	
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the	
		related Transfer Date.	\$ 0.00
0.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds	
		on deposit in the Finance Charge Account on the related Transfer Date	\$6,099,713.76
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account	
		on the related Transfer Date	\$251,362.02
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$351,906.57
11	Crra	n Cook Floris	
11.	(a)	p Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$649,551.39
	(b)	The amount of the Net Swap Payment	-
	(5)	for the related Transfer Date	\$ 0.00
12.	Por	tfolio Yield	
	(a)	The Portfolio Yield for the related Monthly Period	12.47%
	(b)	The Portfolio Adjusted Yield	3.61%

C. Floating Rate Determinations

LIBOR rates for the Interest Period Collateral Interest Determination

February 18, 1997 through March 16, 1997: 5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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CLASS A CUSIP 55262T AW3 CLASS B CUSIP 55262T AX1 Exhibit 20.11

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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

\$0.000000

of Collateral Monthly Principal

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

\$4.193910

5.		amount of distribution in respect lass A Deficiency Amounts	\$0.000000
6.		amount of distribution in respect lass A Additional Interest	\$0.000000
7.		amount of distribution in respect lass B Monthly Interest	\$4.268910
8.		amount of distribution in respect lass B Deficiency Amounts	\$0.000000
9.		amount of distribution in respect lass B Additional Interest	\$0.000000
10.		amount of distribution in respect ollateral Monthly Interest	\$4.379156
11.	of a	amount of distribution in respect ny accrued and unpaid Collateral hly Interest	\$0.000000
Inf	ormat	ion Regarding the Performance of the Trust	
1.	Coll	ection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$70,478,482.86
	(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	\$3,645,438.23
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,885,828.89
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23
	(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

В.

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:

February 1, 1997 through February 3, 1997 3.23% February 4, 1997 through February 28, 1997 3.02%

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

0.870000

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

0.045000

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

0.085000

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

N/A

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

N/A

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

N/A

(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	Aggregate Account
		Receivables	Balance
(a)	35 - 64 days:	1.87%	478,661,559.05
(b)	65 - 94 days:	0.88%	223,534,124.31
(c)	95 - 124 days:	0.62%	158,682,876.74
(d)	125 - 154 days:	0.51%	129,052,609.66
(e)	155 or more days:	0.77%	197,280,686.55

Total 4.65% 1,187,211,856.31

1.	Inve	stor Default Amount	
	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,732,056.63
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,376,889.31
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$122,942.50
	(d)	The Collateral Default Amount for the related Monthly Period	\$232,224.82
5.	Inve	stor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00

	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this	
		Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	stor 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
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$63,750,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$33,750,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly	
		Period	\$ 0.00

(c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$8,747,391.79 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$452,451.16 -----(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$854,630.29 -----10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$9,155,204.29 (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 \$473,544.91 _____ (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 \$894,474.04 Interest -----11. Portfolio Yield (a) The Portfolio Yield for the related 12.47% Monthly Period

4.42%

C. LIBOR Determinations

(b) The Portfolio Adjusted Yield

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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

Exhibit 20.12

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - The amount of distribution in respect of Class A Monthly Principal \$0.000000
 The amount of distribution in respect of Class B Monthly Principal \$0.000000
 - 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000
 - 4. The amount of distribution in respect of Class A Monthly Interest \$4.238910
 - 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

	amount of distribution in respect Class B Monthly Interest	\$4.328910
	amount of distribution in respect Class B Deficiency Amounts	\$0.000000
	amount of distribution in respect Class B Additional Interest	\$0.000000
	amount of distribution in respect Collateral Monthly Interest	\$4.508110
of a	amount of distribution in respect any accrued and unpaid Collateral chly Interest	\$0.000000
Informa	tion Regarding the Performance of the Trust	
1. Col	lection 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	\$46,985,654.34
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$2,430,292.01
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,590,552.58
2. Pri	ncipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23
(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	

В.

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:

February 1, 1997 through February 3, 1997 2.15% February 4, 1997 through February 28, 1997 2.01%

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

0.870000

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

0.045000

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

0.085000

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

N/A

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

N/A

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

N/A

(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:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

4. Investor Default Amount

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

\$1,821,371.08

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

\$1,584,592.85

(c) The Class B Investor Default Amount

		for the related Monthly Period	\$81,961.67
	(d)	The Collateral Default Amount for the related Monthly Period	\$154,816.56
5.	Inves	stor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding	
		this Distribution Date	\$ 0.00

6. Investor Servicing Fee

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

- (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. Principal Funding Account

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

9. Available Funds

(a) The amount of Class A Available Funds

	on deposit in the Finance Charge Account on the related Transfer Date	\$5,831,594.38
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$301,634.13
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$569,753.52
10. Col	lection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated	
	in respect of the Class A Certificates	\$6,103,469.38
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$315,696.63
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$596,316.02
11 Dow	ttalia Viald	
	tfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.47%
(b)	The Portfolio Adjusted Yield	4.35%
LIBOR De	terminations	
	tes for the Interest Period of ry 18, 1997 through March 16, 1997:	5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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C.

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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 \$4.223910 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 6. The amount of distribution in respect of Class A Additional Interest \$0.000000 _____ 7. The amount of distribution in respect of Class B Monthly Interest \$4.321410 _____ 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 \$4.412770 _____ 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000

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

		which were allocated in respect of the Class A Certificates	\$65,779,915.74
	(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	\$3,402,410.31
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,426,774.70
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23
	(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:	
		February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 19972	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000

(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

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:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

4. Investor Default Amount

	for the related Monthly Period	\$2,549,919.59
(a)	The Aggregate Investor Default Amount	

(b)	The Class A Investor Default Amount	
	for the related Monthly Period	\$2,218,429.99

(c)	The Class B Investor Default Amount	
	for the related Monthly Period	\$114,746.41

(d) The Collateral Default Amount for the related Monthly Period \$216,743.19

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 \$ 0.00 Monthly Period (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 -----(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date -----(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding \$ 0.00 this Distribution Date _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ 6. Investor Servicing Fee (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly \$634,375.00 Period _____ (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

		Period	\$61,979.17
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$437,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$59,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$31,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,164,232.11
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$422,287.90
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$797,655.05

Servicer for the related Monthly

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

\$8,544,857.11

(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

\$441,975.40

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

\$834,842.55

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.47%

(b) The Portfolio Adjusted Yield

4.38%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997: 5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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CLASS A CUSIP 55262T BC6 CLASS B CUSIP 55262T BD4 Exhibit 20.14

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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	\$4.261410
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.343910
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	\$4.594920
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

- $\ensuremath{\mathtt{B.}}$ Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates
 - (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

\$46,985,654.34

(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,590,552.58			
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	\$25,119,592,718.23			
(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:				
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997				
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000			
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000			
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000			

(1)	The Fixed Investor Percentage wirespect to the related Monthly P		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation wit respect to the related Monthly P		N/A
(0)	The Collateral Fixed Allocation respect to the related Monthly P		N/A
Del i	nquent Balances		
The were	aggregate amount of outstanding be delinquent as of the end of the attention to the delinquent as of the end of the attention to the attention		
		Percentage of Total Receivables	
(a)	35 - 64 days:	1.87%	478,661,559.05
(b)	65 - 94 days:	0.88%	223,534,124.31
(c)	95 - 124 days:	0.62%	158,682,876.74
(d)	125 - 154 days:	0.51%	129,052,609.66
(e)	155 or more days:	0.77%	197,280,686.55
	Total	4.65%	1,187,211,856.31
Inve	estor Default Amount		
(a)	The Aggregate Investor Default A for the related Monthly Period	mount	\$1,821,371.08
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$1,584,592.85
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$81,961.67
(d)	The Collateral Default Amount fo the related Monthly Period	r	\$154,816.56
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth i 5 (c) above per \$1,000 of origin		

4.

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

7.	Reallocations			
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00	
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00	
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00	
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00	
8.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00	
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00	
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00	
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00	
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00	
9.	Avai	lable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,831,594.38	
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$301,634.13	
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$569 , 753.52	
10.	Col	lection of Finance Charge Receivables The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated		
		in respect of the Class A Certificates	\$6,103,469.38	

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

\$315,696.63

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

\$596,316.02

11. Portfolio Yield

(a) The Portfolio Yield for the related $\label{eq:monthly Period} \mbox{Monthly Period}$

12.47%

(b) The Portfolio Adjusted Yield

4.32%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997: 5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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CLASS A CUSIP 55262T BE2 CLASS B CUSIP 55262T BF9 Exhibit 20.15

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is

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

Α.	Dist	ormation Regarding the Current Monthly tribution (Stated on the Basis of 000 Original Certificate Principal Amount).	
	1.	The amount of distribution in respect of Class A Monthly Principal	\$
	2.	The amount of distribution in respect of Class B Monthly Principal	\$
	3.	The amount of distribution in respect	

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

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

of Class A Monthly Interest

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

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

8. The amount of distribution in respect of Class B Deficiency Amounts

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

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

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

0.000000

30.000000

\$0.000000 _____

\$4.171410

\$0.000000 _____

\$0.000000 -----

\$4.276410

\$0.000000

\$0.000000 -----

\$4.452847 -----

\$0.000000 -----

B. Information Regarding the Performance of the Trust

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

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

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

\$46,985,654.34 -----

\$2,430,292.01

\$4,590,552.58

2. Principal Receivables in the Trust

(a)	The aggregate amount of Principal	
(a)	Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23
(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:	
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A

(0)	The Colla	ateral	Fixed Allocation with	h
	respect	to the	related Monthly Peri	od

N/A

3. Delinquent Balances

4.

5.

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

rela	ted Monthly Period:		
		Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:	1.87%	478,661,559.05
(b)	65 - 94 days:	0.88%	223,534,124.31
(c)	95 - 124 days:	0.62%	158,682,876.74
(d)	125 - 154 days:	0.51%	129,052,609.66
(e)	155 or more days:	0.77%	197,280,686.55
	Total		1,187,211,856.31
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$1,821,371.08
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,584,592.85
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$81,961.67
(d)	The Collateral Default Amount f the related Monthly Period	or	\$154,816.56
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origi certificate principal amount	in	\$ 0.00
(e)	The aggregate amount of Collate Charge Offs for the related Mon Period		\$ 0.00

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

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

(c) The Collateral Interest as of the

		close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	ncipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,831,594.38
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$301,634.13
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$569 , 753.52
10. C	ollect	cion of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,103,469.38
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$315,696.63
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$596,316.02

11. Portfolio Yield

(a) The Portfolio Yield for the related $$\operatorname{\mathtt{Monthly}}$$ Period

12.47%

(b) The Portfolio Adjusted Yield

4.44%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997: 5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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<TYPE>EX-20.16
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CLASS A CUSIP 55262T BG7
CLASS B CUSIP 55262T BH5

Exhibit 20.16

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

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

\$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

\$4.178910

5.		amount of distribution in respect lass A Deficiency Amounts	\$0.000000
6.		amount of distribution in respect lass A Additional Interest	\$0.000000
7.		amount of distribution in respect lass B Monthly Interest	\$4.283910
8.		amount of distribution in respect lass B Deficiency Amounts	\$0.000000
9.		amount of distribution in respect lass B Additional Interest	\$0.000000
10.		amount of distribution in respect ollateral Monthly Interest	\$4.403910
11.	of a	amount of distribution in respect ny accrued and unpaid Collateral hly Interest	\$0.000000
Info	ormat	ion Regarding the Performance of the Trust	
1.	Coll	ection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$91 811 050 61
		the Class A Certificates	\$91,811,050.61
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$8,100,975.01
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,100,975.01
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23
	(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

В.

(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	\$850,00	0,000.00
(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:		
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997		
(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.850000
(j)	The Class B Floating Allocation with respect to the related Monthly		0.075000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A

3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(C)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a) The Aggregate Investor Default Amount

		for the related Monthly Period	\$3,642,742.22
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,096,330.90
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$273,205.66
	(d)	The Collateral Default Amount for the related Monthly Period	\$273,205.66
5.	Inve	stor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 6. Investor Servicing Fee (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly \$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 \$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 (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 \$75,000,000.00 Date -----(d) The Class B Investor Interest as of the close of business on this Distribution Date \$75,000,000.00 -----8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00 _____ (b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00

(e) Interest earnings on funds on deposit

Transfer Date from the Reserve Account

\$ 0.00

(d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related

in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,395,069.74 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,005,447.26 (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,005,447.26 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 \$11,926,319.74 _____ (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 \$1,052,322.26 (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral \$1,052,322.26 Interest -----11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.47%

(b) The Portfolio Adjusted Yield

4.44%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997:

5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President Exhibit 20.17

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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	\$4.193910
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.298910
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	\$4.488493
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

(5)	The aggregate amount of Collections	
(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	\$68,858,287.30
	the class A certificates	
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$6,075,732.30
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,075,732.30
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23
(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	
(e)	in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$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:	
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997	3.23% 3.02%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000

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

3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 2,732,056.74

- (b) The Class A Investor Default Amount for the related Monthly Period \$2,322,248.18
- (c) The Class B Investor Default Amount for the related Monthly Period \$204,904.28
- (d) The Collateral Default Amount for the related Monthly Period \$204,904.28

5. Investor Charge Offs

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

\$ 0.00

(b) The aggregate amount of Class A Investor Charge Offs set forth in

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

	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,546,302.28
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$754,085.72
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$754,085.72

\$754,085.72 -----

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

\$8,944,739.78

(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

\$789,241.97

(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

\$789,241.97

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.47%

(b) The Portfolio Adjusted Yield

4.41%

C. LIBOR Determinations

LIBOR rates for the Interest Period of February 18, 1997 through March 16, 1997:

Class A and Class B determination -

5.42188%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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CLASS A CUSIP 55262T BL6 CLASS B CUSIP 55262T BM4 Exhibit 20.18

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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	\$4.201410
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.328910
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	\$4.778596
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

- $\ensuremath{\mathtt{B.}}$ Information Regarding the Performance of the Trust
 - 1. Collection of Principal Receivables
 - (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates

\$45,905,524.15

(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	\$4,050,487.55
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,050,487.55
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-G as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997	2.15% 2.01%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
(j)	The Class B Floating Allocation with respect to the related Monthly	0.075000

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

(1)	The Fixed Investor Percentage wit respect to the related Monthly Pe			N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A	
(n)	The Class B Fixed Allocation with respect to the related Monthly Pe			N/A
(0)	The Collateral Fixed Allocation verspect to the related Monthly Pe			N/A
Deli	nquent Balances			
were	aggregate amount of outstanding badelinquent as of the end of the et ded Monthly Period:			
	I	Percentage of Total Receivables	Ac	regate count lance
(a)	35 - 64 days:	1.87%	478,661	
(b)	65 - 94 days:	0.88%	223,534	,124.31
(c)	95 - 124 days:	0.62%	158,682	
(d)	125 - 154 days:	0.51%	129,052	
(e)	155 or more days:	0.77%	197,280	
	Total		1,187,2	11,856.31
Inve	stor Default Amount			
(a)	The Aggregate Investor Default Ar for the related Monthly Period	nount	\$1,821,	371.05
(b)	The Class A Investor Default Amou for the related Monthly Period	ınt	\$1,548,	165.43
(c)	The Class B Investor Default Amon for the related Monthly Period	unt	\$136 , 60	2.81
(d)	The Collateral Default Amount for the related Monthly Period	c	\$136,60 	2.81
Inve	stor Charge Offs			
(a)	The aggregate amount of Class A Investor Charge Offs for the rela Monthly Period	ated	\$ 0.0	0
(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount		\$ 0.0	0
(c)	The aggregate amount of Class B Investor Charge Offs for the rela Monthly Period	ated	\$ 0.0	0

4.

5.

(d) The aggregate amount of Class B

	Investor Charge Offs set forth in	
	5 (c) above per \$1,000 of original	ė 0.00
	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
	couring child biborization baco	
(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
	this Distribution Date	
(i)	The aggregate amount of Class B	
	Investor Charge Offs reimbursed on	
	the Transfer Date immediately pre-	¢ 0.00
	ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B	
137	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	
(11)	Charge Offs reimbursed on the Transfer	
	Date immediately preceding this	
	Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral	
	Charge Offs set forth in 5 (k) above per \$1,000 original certificate	
	principal amount reimbursed on the	
	Transfer Date immediately preceding	
	this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
/ - \	The amount of the Class A Continue	
(a)	The amount of the Class A Servicing	
	Fee payable by the Trust to the Servicer for the related Monthly	
	Period	\$442,708.33
	201104	
(b)	The amount of the Class B Servicing	
	Fee payable by the Trust to the	
	Servicer for the related Monthly	
	Period	\$39,062.50
(~)	The amount of the Callatonal Commission	
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the	
	Servicer for the related Monthly	
	Period	\$39,062.50
(d)	The amount of Servicer Interchange payable	
	by the Trust to the Servicer for the	
	related Monthly Period	\$312.500.00

(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00 (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 (c) The Collateral Interest as of the close of business on this Distribution \$37,500,000.00 _____ (d) The Class B Investor Interest as of the close of business on this Distribution \$37,500,000.00 -----8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00 _____ (b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00 _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 -----(e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the \$ 0.00 related Transfer Date _____ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account \$5,697,534.58 on the related Transfer Date (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$502,723.69 (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$502,723.69

7. Reallocations

- 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, allow in respect of the Class A Cer		\$5,963,159.58
(b)	The aggregate amount of Colle Finance Charge Receivables ar Membership Fees processed dur related Monthly Period which allocated in respect of the C Certificates	nd Annual ring the were	\$526,161.19
(c)	The aggregate amount of Colle Finance Charge Receivables ar Membership Fees processed dur related Monthly Period which allocated in respect of the C Interest	nd Annual ring the were	\$526,161.19
11. Por	tfolio Yield		
(a)	The Portfolio Yield for the re Monthly Period	elated	12.47%
(b)	The Portfolio Adjusted Yield		4.39%
LIBOR ra February Collater Period o	al Interest Determination for t f 14, 1997 to March 14, 1997: 5	the Interest 5.41797% MBNA AMERICA NATIONAL ASSO Servicer	·
			uerite M. Boylan
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CLASS A CUSI CLASS B CUSI			Exhibit 20.19
FORM OF MONT	HLY CERTIFICATEHOLDERS' STATEME	CNT	
SERIES 1996-	Н		
MBNA AMERICA	BANK, NATIONAL ASSOCIATION		

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

MBNA MASTER CREDIT CARD TRUST II

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Collateral Monthly Interest	\$4.602866
5.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

1.	The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$4.202933
2.	The amount of the current monthly accumulation in respect of Class A Deficiency Amounts	\$0.000000
3.	The amount of the current monthly accumulation in respect of Class A Additional Interest	\$0.000000
4.	The amount of the current monthly accumulation in respect of Class B Monthly Interest	\$4.330433
5.	The amount of the current monthly accumulation in respect of Class B Deficiency Amounts	\$ 0.000000
6.	The amount of the current monthly accumulation in respect of Class B Additional Interest	\$0.000000

C. Information Regarding the Current Quarterly Interest Distribution

interest distribution in respect of

	total amount of distribution from Interest Funding Account	\$ 0.00
2.	The amount of the current quarterly interest distribution in respect of Class A	\$ 0.00
3.	The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount	\$ 0.00000
4.	The amount of the current quarterly	

Class B \$ 0.00

5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal amount \$ 0.000000

D. Information Regarding the Performance of the Trust

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

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

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

2. Principal Receivables in the Trust

- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-H as of the end of the day on the last day of the related Monthly Period
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-H as of the end of the day on the last day of the related Monthly Period
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period
- (e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period
- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period

(g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$110,173,258.88

\$9,721,170.43

\$9,721,170.43

\$25,119,592,718.23

\$1,200,000,000.00

\$1,200,000,000.00

\$1,020,000,000.00

\$1,020,000,000.00

\$90,000,000.00

\$90,000,000.00

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

February 1, 1997 through February 3, 1997 5.16%

February 4, 1997 through February 28, 1997 4.83%

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

0.850000

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

0.075000

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

0.075000

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

N/A

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

N/A

Percentage Aggregate

(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:

			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a)	'I'he	Aggı	regate	Investor	Default	Amount
	for	the	relate	ed Monthly	y Period	

\$4,371,290.73

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

\$3,715,597.05

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

\$327,846.84

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

\$327,846.84

5. Investor Charge Offs

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

\$ 0.00

(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	estor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$1,062,500.00
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93 , 750.00
(c)	The amount of the Collateral Servicing	

(c) The amount of the Collateral Servicing

6.

		Servicer for the related Monthly	
		Period	\$93,750.00
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$750,000.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$90,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$90,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Inter	est Funding Account	
	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$4,676,730.08
	(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$4,286,991.15
	(c)	The aggregate amount deposited into the Interest Funding Account with	

	respect to the Class B Certificates on the related Transfer Date	\$389,738.93
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Ava	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$13,674,083.39
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,206,536.96
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,206,536.96
11. Co	llection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$14,311,583.39
(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	\$1,262,786.96
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,262,786.96
12. Poi	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	12.47%
(b)	The Portfolio Adjusted Yield	4.51%
LIBOR De	eterminations	
LIBOR ra	ates for the related Interest Period:	
Class A	and Class B determination -	5.50391%
Collate	ral Interest determination -	5.41797%

E.

NATIONAL ASSOCIATION, Servicer

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

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<DOCUMENT>
<TYPE>EX-20.20
<SEQUENCE>21
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CLASS A CUSIP 55262T BR3 CLASS B CUSIP 55262T BS1 Exhibit 20.20

\$0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

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

of Class B Deficiency Amounts

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	\$4.178910
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.336410
8.	The amount of distribution in respect	

	amount of distribution in respect Class B Additional Interest	\$0.000000
	amount of distribution in respect Collateral Monthly Interest	\$4.641754
of	amount of distribution in respect any accrued and unpaid Collateral thly Interest	\$0.000000
Informa	tion Regarding the Performance of the Trust	
1. Col	lection 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	\$91,811,050.61
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$8,100,975.01
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,100,975.01
2. Pri	ncipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$25,119,592,718.23
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day	

the end of the day on the last day $% \left(1\right) =\left(1\right) \left(1$

В.

of	the	${\tt related}$	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:

February 1, 1997 through February 3, 1997 4.30% February 4, 1997 through February 28, 1997 4.03%

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

0.850000

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

0.075000

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

0.075000

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

N/A

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

N/A

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

N/A

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

N/A

Percentage Aggregate

3. Delinguent Balances

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

			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period

\$ 3,642,742.22

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

\$3,096,330.90

	(c)	The Class B Investor Default Amount for the related Monthly Period	\$273,205.66
	(d)	The Collateral Default Amount for the related Monthly Period	\$273,205.66
5.	Inve	stor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate	

		principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78 , 125.00
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$75,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00

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

\$11,395,069.74 -----

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

\$1,005,447.26 _____

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

\$1,005,447.26

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

\$11,926,319.74 _____

(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

\$1,052,322.26

(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

\$1,052,322.26 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.47% _____

(b) The Portfolio Adjusted Yield

4.43%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

February 18, 1997 through March 16, 1997: Class A and Class B determination -

5.42188%

February 14, 1997 to March 14, 1997: Collateral Interest determination -

5.41797%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President </TEXT>
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CLASS A CUSIP 55262T BT9 CLASS B CUSIP 55262T BU6

Exhibit 20.21

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 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	\$4.163910
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.328910
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	\$4.680643

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 \$91,811,050.61 -----(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of \$8,100,975.01 the Class B Certificates _____ (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,100,975.01 _____ 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 \$25,119,592,718.23 (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period \$1,000,000,000.00 -----(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-K as of the end of the day on the \$1,000,000,000.00 last day of the related Monthly Period -----(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00 -----(e) The amount of Principal Receivables in the Trust represented by the $% \left\{ 1\right\} =\left\{ 1\right\} =\left\{$ Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period \$850,000,000.00 (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day \$75,000,000.00 of the related Monthly Period _____ (g) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the \$75,000,000.00 last day of the related Monthly Period

(h)	The Floating Investor Percentage with respect to the period:	
	February 1, 1997 through February 3, 1997 February 4, 1997 through February 28, 1997	4.30% 4.03%
(i)	The Class A Floating Allocation	

(1)	The (Class A E	4,T09	atınç	g Allocat	lon	
	with	respect	to	the	related	Monthly	
	Peri	od					

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

0.075000

0.850000

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

0.075000

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

N/A

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

N/A

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

N/A

(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:

			of Total Receivables	Aggregate Account Balance
(a)	35 - 64 days:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a)	The	Aggr	regate :	Investor	Default	Amount
	for	the	related	d Monthly	y Period	

\$ 3,642,742.22

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

\$3,096,330.90

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

\$273,205.66

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

\$273,205.66

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

6. Investor Servicing Fee

5. Investor Charge Offs

(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.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$75,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$11,395,069.74

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account \$1,005,447.26 on the related Transfer Date (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,005,447.26 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 \$11,926,319.74 (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 \$1,052,322.26 Certificates _____ (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,052,322.26 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 12.47% (b) The Portfolio Adjusted Yield 4.44% _____ LIBOR rates for the Interest Period of

C. LIBOR Determinations

February 18, 1997 through March 16, 1997: Class A and Class B determination -

5.42188%

February 14, 1997 to March 14, 1997: Collateral Interest determination -

5.41797%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan

Title: Vice President

<DOCUMENT> <TYPE>EX-20.22 <SEQUENCE>23 <TEXT>

CLASS A CUSIP 55262TBX0 CLASS B CUSIP 55262TBY8 Exhibit 20.22

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

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

\$0.000000

2. The amount of distribution in respect

of Class B Monthly Principal

\$0.000000

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

\$0.000000

\$4.570718

4. The amount of distribution in respect

of Collateral Monthly Interest

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

Monthly Interest

\$0.000000

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

\$4.150432

2. The amount of the current monthly accumulation in respect of Class A

Deficiency Amounts

\$0.000000

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

\$0.000000

4. The amount of the current monthly

accumulation in respect of Class ${\tt B}$ Monthly Interest

\$4.307933 -----

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

\$ 0.000000

6. The amount of the current monthly

\$0.000000

accumulation in respect of Class B Additional Interest

Informat	cion Regarding the Current Quarterly Interest	Dis	stribution
	total amount of distribution from Interest Funding Account	\$	0.00
inte	amount of the current quarterly erest distribution in respect of as A	\$	0.00
inte Clas	amount of the current quarterly erest distribution in respect of ss A set forth in 2 above per \$1,000 original certificate principal ant	\$	0.000000
inte	amount of the current quarterly erest distribution in respect of ss B	\$	0.00
inte Clas	amount of the current quarterly erest distribution in respect of as B set forth in 4 above per \$1,000 priginal certificate principal unt	\$	0.000000
Informat	tion Regarding the Performance of the Trust		
1. Coli	Lection of Principal Receivables		
(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates		5,905,524.15
(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,	050,487.55
(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,	050,487.55
2. Prin	ncipal Receivables in the Trust		
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period		5,119,592,718.23
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-L as of the end of the day on the last day of the related Monthly Period	\$50	00,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-L as of the end of the day on the last day of the related Monthly Period		00,000,000.00
(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	\$42	25,000,000.00

C.

D.

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

\$425,000,000.00

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

\$37,500,000.00

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

\$37,500,000.00

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

February 1, 1997 through February 3, 1997 2.15%

February 4, 1997 through February 28, 1997 2.01%

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

0.850000

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

0.075000

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

0.075000

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

N/A

(m) The Class A Fixed Allocation with

respect to the related Monthly Period

N/A

(n) The Class B Fixed Allocation with

N/A

respect to the related Monthly Period

(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:		1.87%	478,661,559.05
(b)	65 - 94 days:		0.88%	223,534,124.31
(c)	95 - 124 days:		0.62%	158,682,876.74
(d)	125 - 154 days:		0.51%	129,052,609.66
(e)	155 or more days:		0.77%	197,280,686.55
		Total	4.65%	1,187,211,856.31

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period

\$1,821,371.05

	(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,548,165.43
	(c)	The Class B Investor Default Amount for the related Monthly Period	\$136,602.81
	(d)	The Collateral Default Amount for the related Monthly Period	\$136,602.81
5.	Inve	estor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate	

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

9.	Interest Funding Account			
	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$1,925,481.28	
	(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$1,763,933.81	
	(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$161,547.47	
	(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00	
10.	. Ava:	ilable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,697,534.58	
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$502,723.69	
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$502 , 723.69	
11.	. Coli	lection of Finance Charge Receivables		
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$5,963,159.58	
	(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	\$526,161.19	
	(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	\$526,161.19	
12.	. Port	cfolio Yield		
	(a)	The Portfolio Yield for the related Monthly Period	12.47%	
	(b)	The Portfolio Adjusted Yield	N/A 	

E. LIBOR Determinations

LIBOR rates for the related Interest Period:

Class A and Class B determination -5.50391%

Collateral Interest determination -5.41797%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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CLASS A CUSIP 55262TBV4 CLASS B CUSIP 55262TBW2 Exhibit 20.23

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING FEBRUARY 28, 1997

The information which is required to be prepared with respect to the Distribution Date of March 17, 1997, and with respect to the performance of the trust during the month of February, 1997 is set forth below.

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

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

\$0.000000

2. The amount of distribution in respect

\$0.000000

of Class B Monthly Principal

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

\$0.000000

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

\$4.763088

5. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000 _____ B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount). 1. The amount of the current monthly accumulation in respect of Class A Monthly Interest \$4.225432 2. The amount of the current monthly accumulation in respect of Class A \$0.000000 Deficiency Amounts 3. The amount of the current monthly accumulation in respect of Class A Additional Interest \$0.000000 -----4. The amount of the current monthly accumulation in respect of Class B Monthly Interest \$4.390433 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts \$ 0.000000 _____ 6. The amount of the current monthly accumulation in respect of Class B Additional Interest \$0.000000 C. Information Regarding the Current Quarterly Interest Distribution 1. The total amount of distribution from the Interest Funding Account \$ 0.00 2. The amount of the current quarterly interest distribution in respect of \$ 0.00 Class A 3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal \$ 0.000000 4. The amount of the current quarterly interest distribution in respect of \$ 0.00 5. The amount of the current quarterly interest distribution in respect of Class B set forth in 4 above per \$1,000 of original certificate principal \$ 0.000000 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 \$45,905,524.15 -----(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

\$4,050,487.55

(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,050,	487 . 55
Prin	cipal Receivables in the Trust		
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period		,592,718.23
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period		0,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period		0,000.00
(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		0,000.00
(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		0,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$37 , 500	,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$37,500	,000.00
(h)	The Floating Investor Percentage with respect to the period:		
	February 1, 1997 through February 3, 1997	2.15%	
	February 4, 1997 through February 28, 1997	2.01%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.850000
(j)	The Class B Floating Allocation with respect to the related Monthly period		0.075000
(k)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075000
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period		N/A
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A

2.

3. Delinquent Balances

4.

5.

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

	ted Monthly Period:	day on the	iast day of the
		Percentage of Total Receivables	
(a)	35 - 64 days:	1.87%	478,661,559.05
(b)	65 - 94 days:	0.88%	223,534,124.31
(c)	95 - 124 days:	0.62%	158,682,876.74
(d)	125 - 154 days:	0.51%	129,052,609.66
(e)	155 or more days:	0.77%	197,280,686.55
	Total		1,187,211,856.31
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$1,821,371.05
(b)	The Class A Investor Default Amorton the related Monthly Period	ount	\$1,548,165.43
(c)	The Class B Investor Default Ame for the related Monthly Period	ount	\$136,602.81
(d)	The Collateral Default Amount for the related Monthly Period	or	\$136,602.81
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period	lated	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origin certificate principal amount		\$ 0.00
(e)	The aggregate amount of Collate Charge Offs for the related Mon Period		\$ 0.00
(f)	The aggregate amount of Collate Charge Offs set forth in 5 (e) per \$1,000 of original certification principal amount	above	\$ 0.00

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

	ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
Real	locations	
(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00

\$37,500,000.00

6.

7.

Date

8.	Principal	Funding	7 +
Ö •	Principal	runaing	Account

	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
		and prior co minimals,		
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(c)	Proceeds deposited in the Finance Charge Account on the related		
		Transfer Date	\$ 	0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$	0.00
	(e)	in the Reserve Account deposited in the Finance Charge Account on the		
		related Transfer Date	\$	0.00
9.	Inter	est Funding Account		
	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$1,	,960,450.03
	(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$1,	,795,808.81
	(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$10	64,641.22
	(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
10.	. Ava	ilable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5,	,697,534.58
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$50	02,723.69
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$5(02,723.69

(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

\$5,963,159.58

(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

\$526,161.19

(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

\$526,161.19

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

12.47%

(b) The Portfolio Adjusted Yield

N/A

E. LIBOR Determinations

LIBOR rates for the related Interest Period:

Class A and Class B determination - 5.50391%

Collateral Interest determination - 5.41797%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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Exhibit 99.1

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-A

KEY PERFORMANCE FACTORS February 28, 1997

Blended Coupon 5.6466%

Excess Protection Level
3 Month Average 4.90%
February, 1997 5.39%
January, 1997 3.81%
December, 1996 5.50%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 7.08%

Over 35 Day Delinquency 4.65%

Seller's Interest 16.44%

Total Payment Rate 12.64%

Total Principal Balance \$ 25,119,592,718.23

Investor Participation Amount \$ 760,000,000.00

Seller Participation Amount \$ 4,129,965,199.74

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Exhibit 99.2

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-B

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity 9/15/99

Blended Coupon 5.59245%

Excess Protection Level
3 Month Average 4.92%
February, 1997 5.42%
January, 1997 3.84%
December, 1996 5.50%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 7.05%

Over 35 Day Delinquency 4.65%

Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$ 25,119,592,718.23
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,129,965,199.74

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Exhibit 99.3

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity	11/15/01
Blended Coupon	5.7296%
Excess Protection Level 3 Month Average 4.81% February, 1997 5.31% January, 1997 3.71% December, 1996 5.41%	
Cash Yield	16.84%

Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.16%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$ 25,119,592,718.23
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,129,965,199.74

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MBNA MASTER CREDIT CARD TRUST II SERIES 1994-D

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity	11/17/97
Blended Coupon	5.58078%

Excess Protection Level 3 Month Average 5.01% February, 1997 5.45% January, 1997 4.01% December, 1996 5.59%

Over 35 Day Delinquency

Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.02%

Seller's	Interest		16.44%

Total Payment Rate 12.64%

Total Principal Balance \$ 25,119,592,718.23

4.65%

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

Seller Participation Amount \$ 4,129,965,199.74

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Exhibit 99.5

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

KEY PERFORMANCE FACTORS February 28, 1997

Expected	В	Maturity	9/15/04

5.7371% Blended Coupon

Excess Protection Level 3 Month Average 4.81% February, 1997 5.31% January, 1997 3.71% December, 1996 5.41%

Cash Yield 16.84%

4.37% Investor Charge Offs

Base Rate 7.16%

Over 35 Day Delinquency 4.65%

Seller's Interest 16.44%

Total Payment Rate 12.64%

Total Principal Balance \$25,119,592,718.23

Investor Participation Amount \$575,000,000.00

Seller Participation Amount \$4,129,965,199.74

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Exhibit 99.6

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity	06/15/00
Blended Coupon	5.6187%
Excess Protection Level 3 Month Average 4.92% February, 1997 5.41% January, 1997 3.84% December, 1996 5.53%	
Cash Yield	16.84%
Investor Charge Offs	4.37%
Base Rate	7.06%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,129,965,199.74

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Exhibit 99.7

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity 7/15/05

Blended Coupon 7.0188%

Excess Protection Level
3 Month Average 4.87%
February, 1997 5.37%
January, 1997 3.78%
December, 1996 5.48%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 7.10%

Over 35 Day Delinquency 4.65%

Seller's Interest 16.44%

Total Payment Rate 12.64%

Total Principal Balance \$25,119,592,718.23

Investor Participation Amount \$575,000,000.00

Seller Participation Amount \$4,129,965,199.74

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Exhibit 99.8

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity 7/17/00

Blended Coupon 6.6097%

Excess Protection Level

3	Month Averag	e 5.01%
	February, 19	97 5.49%
	January, 199	7 3.93%
	December, 19	96 5.61%

Cash Yield	16.84%

Investor Charge Offs 4.37%

Base Rate 6.98%

Over 35 Day Delinquency 4.65%

Seller's Interest 16.44%

Total Payment Rate 12.64%

Total Principal Balance \$25,119,592,718.23

Investor Participation Amount \$500,000,000.00

Seller Participation Amount \$4,129,965,199.74

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Exhibit 99.9

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity 09/16/2002

Blended Coupon 5.6792%

Excess Protection Level
3 Month Average 4.86%
February, 1997 5.36%
January, 1997 3.77%
December, 1996 5.47%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 7.11%

Over 35 Day Delinquency 4.65%

Seller's Interest 16.44%

Total Payment Rate 12.64%

Total Principal Balance \$25,119,592,718.23

Investor Participation Amount

\$500,000,000.00

Seller Participation Amount

\$4,129,965,199.74

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Exhibit 99.10

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity 09/15/00

Blended Coupon 7.2622%

Excess Protection Level
3 Month Average 4.11%
February, 1997 3.93%
January, 1997 3.67%
December, 1996 4.75%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 8.54%

Over 35 Day Delinquency 4.65%

Seller's Interest 16.44%

Total Payment Rate 12.64%

Total Principal Balance \$25,119,592,718.23

Investor Participation Amount \$500,000,000.00

Seller Participation Amount \$4,129,965,199.74

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Exhibit 99.11

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

KEY PERFORMANCE FACTORS February 28, 1997

11/15/00

Blended Coupon 5.6174%

Excess Protection Level
3 Month Average 4.92%
February, 1997 5.41%
January, 1997 3.84%
December, 1996 5.53%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 7.06%

Over 35 Day Delinquency 4.65%

Seller's Interest 16.44%

Total Payment Rate 12.64%

Total Principal Balance \$25,119,592,718.23

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$4,129,965,199.74

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Exhibit 99.12

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity 12/16/02

Blended Coupon 5.6878%

Excess Protection Level
3 Month Average 4.85%
February, 1997 5.35%
January, 1997 3.76%
December, 1996 5.46%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 7.12%

Over 35 Day Delinquency 4.65%

Seller's Interest 16.44%

Total Payment Rate 12.64%

Total Principal Balance \$25,119,592,718.23

Investor Participation Amount \$500,000,000.00

Seller Participation Amount \$4,129,965,199.74

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Exhibit 99.13

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity 3/17/03

Blended Coupon 5.6591%

Excess Protection Level
3 Month Average 4.88%
February, 1997 5.38%
January, 1997 3.79%
December, 1996 5.49%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 7.09%

Over 35 Day Delinquency 4.65%

Seller's Interest 16.44%

Total Payment Rate 12.64%

Total Principal Balance \$25,119,592,718.23

Investor Participation Amount \$700,000,000.00

Seller Participation Amount \$4,129,965,199.74

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MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity 4/17/06

Blended Coupon 5.7246%

Excess Protection Level
3 Month Average 4.82%
February, 1997 5.32%
January, 1997 3.72%
December, 1996 5.42%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 7.15%

Over 35 Day Delinquency 4.65%

Seller's Interest 16.44%

Total Payment Rate 12.64%

Total Principal Balance \$25,119,592,718.23

Investor Participation Amount \$500,000,000.00

Seller Participation Amount \$4,129,965,199.74

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Exhibit 99.15

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity 4/16/01

Blended Coupon 5.6001%

Excess Protection Level
3 Month Average 4.94%
February, 1997 5.43%
January, 1997 3.86%
December, 1996 5.55%

Cash Yield 16.84%

Investor Charge Offs	4.37%
Base Rate	7.04%
Over 35 Day Delinquency	4.65%
Seller's Interest	16.44%
Total Payment Rate	12.64%
Total Principal Balance	\$25,119,592,718.23
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,129,965,199.74
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MBNA MASTER CREDIT CARD TRUST II SERIES	1996-D
KEY PERFORMANCE FACTORS	
February 28, 1997	
February 28, 1997 Expected B Maturity	05/15/01
	05/15/01 5.6049%
Expected B Maturity	
Expected B Maturity Blended Coupon Excess Protection Level 3 Month Average 4.94% February, 1997 5.43% January, 1997 3.86%	
Expected B Maturity Blended Coupon Excess Protection Level 3 Month Average 4.94% February, 1997 5.43% January, 1997 3.86% December, 1996 5.54%	5.6049%
Expected B Maturity Blended Coupon Excess Protection Level 3 Month Average 4.94% February, 1997 5.43% January, 1997 3.86% December, 1996 5.54% Cash Yield	5.6049%
Expected B Maturity Blended Coupon Excess Protection Level 3 Month Average 4.94% February, 1997 5.43% January, 1997 3.86% December, 1996 5.54% Cash Yield Investor Charge Offs	5.6049% 16.84% 4.37%
Expected B Maturity Blended Coupon Excess Protection Level 3 Month Average 4.94% February, 1997 5.43% January, 1997 3.86% December, 1996 5.54% Cash Yield Investor Charge Offs Base Rate	5.6049% 16.84% 4.37% 7.04%
Expected B Maturity Blended Coupon Excess Protection Level 3 Month Average 4.94% February, 1997 5.43% January, 1997 3.86% December, 1996 5.54% Cash Yield Investor Charge Offs Base Rate Over 35 Day Delinquency	5.6049% 16.84% 4.37% 7.04% 4.65%
Expected B Maturity Blended Coupon Excess Protection Level 3 Month Average 4.94% February, 1997 5.43% January, 1997 3.86% December, 1996 5.54% Cash Yield Investor Charge Offs Base Rate Over 35 Day Delinquency Seller's Interest	5.6049% 16.84% 4.37% 7.04% 4.65% 16.44%

\$4,129,965,199.74

Seller Participation Amount

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MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity 06/16/03

Blended Coupon 5.6318%

Excess Protection Level
3 Month Average 4.91%
February, 1997 5.40%
January, 1997 3.83%
December, 1996 5.51%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 7.07%

Over 35 Day Delinquency 4.65%

Seller's Interest 16.44%

Total Payment Rate 12.64%

Total Principal Balance \$25,119,592,718.23

Investor Participation Amount \$750,000,000.00

Seller Participation Amount \$4,129,965,199.74

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Exhibit 99.18

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

KEY PERFORMANCE FACTORS February 28, 1997

Expected B Maturity 8/15/06

Blended Coupon 5.6553%

Excess Protection Level 3 Month Average 4.89% February, 1997 5.36% January, 1997 3.85% December, 1996 5.46%

Cash Yield 16.84%

Investor Charge Offs 4.37%

Base Rate 7.11%

Over 35 Day Delinquency 4.65%

Seller's Interest 16.44%

Total Payment Rate 12.64%

Total Principal Balance \$25,119,592,718.23

Investor Participation Amount \$500,000,000.00

Seller Participation Amount \$4,129,965,199.74

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Exhibit 99.19

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS FEBRUARY, 1997

Expected B Maturity 09/17/01

Blended Coupon 5.6402%

Excess Protection Level 3 Month Average 5.01% February, 1997 5.38% January, 1997 3.98%