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#### FORM 8-K

#### SECURITIES AND EXCHANGE COMMISSION

#### WASHINGTON, D.C. 20529

#### CURRENT REPORT

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

Date of Report: April 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)

United States 333-17253 51-0331454
-----(State or other (Commission File (IRS Employer jurisdiction of Number) Identification No.)

Wilmington, DE 19884-0781

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(Address of principal executive office)

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

## 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 March 31, 1997.
- 20.2 Series 1994-B Certificateholders' Statement for the month ended March 31, 1997.
- $20.3\,$  Series 1994-C Certificateholders' Statement for the month ended March 31, 1997.
- $20.4\,$  Series 1994-D Certificateholders' Statement for the month ended March 31, 1997.
- $20.5\,$  Series 1995-A Certificateholders' Statement for the month ended March 31, 1997.
- $20.6\,$  Series 1995-B Certificateholders' Statement for the month ended March 31, 1997.
- $20.7\,$  Series 1995-C Certificateholders' Statement for the month ended March 31, 1997.
- $20.8\,$  Series 1995-D Certificateholders' Statement for the month ended March 31, 1997.
- 20.9 Series 1995-E Certificateholders' Statement for the month ended March 31, 1997.
- 20.10 Series 1995-F Certificateholders' Statement for the month ended March 31, 1997.
- 20.11 Series 1995-I Certificateholders' Statement for the month ended March 31, 1997.
- $20.12~{
  m Series}~1995-{
  m J}~{
  m Certificateholders'}~{
  m Statement}~{
  m for}~{
  m the}~{
  m month}~{
  m ended}$  March 31, 1997.
  - 20.13 Series 1996-A Certificateholders' Statement for the month ended

March 31, 1997.

- 20.14 Series 1996-B Certificateholders' Statement for the month ended March 31, 1997.
- $20.15\,$  Series 1996-C Certificateholders' Statement for the month ended March 31, 1997.
- 20.16 Series 1996-D Certificateholders' Statement for the month ended March 31, 1997.
- 20.17 Series 1996-E Certificateholders' Statement for the month ended March 31, 1997.
- 20.18 Series 1996-G Certificateholders' Statement for the month ended March 31, 1997.
- 20.19 Series 1996-H Certificateholders' Statement for the month ended March 31, 1997.
- 20.20 Series 1996-J Certificateholders' Statement for the month ended March 31, 1997.
- 20.21 Series 1996-K Certificateholders' Statement for the month ended March 31, 1997.
- 20.22 Series 1996-L Certificateholders' Statement for the month ended March 31, 1997.
- 20.23 Series 1996-M Certificateholders' Statement for the month ended March 31, 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 March 31, 1997.
- 99.2. Series 1994-B Key Performance Factors for the month ended March 31, 1997.
- 99.3. Series 1994-C Key Performance Factors for the month ended March 31, 1997.
- 99.4. Series 1994-D Key Performance Factors for the month ended March 31, 1997.
- 99.5. Series 1995-A Key Performance Factors for the month ended March 31, 1997.
- 99.6. Series 1995-B Key Performance Factors for the month ended March 31, 1997.
- 99.7. Series 1995-C Key Performance Factors for the month ended March 31, 1997.
- 99.8. Series 1995-D Key Performance Factors for the month ended March 31, 1997.
- 99.9. Series 1995-E Key Performance Factors for the month ended March 31, 1997.
- $99.10.\,$  Series 1995-F Key Performance Factors for the month ended March 31, 1997.
- 99.11. Series 1995-I Key Performance Factors for the month ended March 31, 1997.
- $99.12.\;$  Series 1995-J Key Performance Factors for the month ended March 31, 1997.
- $99.13.\;$  Series 1996-A Key Performance Factors for the month ended March 31, 1997.
- $99.14.\;$  Series 1996-B Key Performance Factors for the month ended March 31, 1997.
- $99.15.\,$  Series 1996-C Key Performance Factors for the month ended March 31, 1997.
- $99.16.\;$  Series 1996-D Key Performance Factors for the month ended March 31, 1997.

31,	99.17. 1997.	Series	1996-E	Key	Performance	Factors	for	the	month	ended	March
31,	99.18. 1997.	Series	1996-G	Кеу	Performance	Factors	for	the	month	ended	March
31,	99.19. 1997.	Series	1996-Н	Key	Performance	Factors	for	the	month	ended	March
31,	99.20. 1997.	Series	1996-J	Key	Performance	Factors	for	the	month	ended	March
31,	99.21. 1997.	Series	1996-K	Key	Performance	Factors	for	the	month	ended	March
31,	99.22. 1997.	Series	1996-L	Key	Performance	Factors	for	the	month	ended	March
31,	99.23. 1997.	Series	1996-M	Key	Performance	Factors	for	the	month	ended	March

## SIGNATURES

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

Dated: April 14, 1997

MBNA AMERICA BANK, NATIONAL ASSOCIATION

: Marguerite M. Boylan

Name: Marguerite M. Boylan Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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
  - 2. The amount of distribution in respect

of Class B Monthly Principal

- The amount of distribution in respect of Collateral Monthly Principal
- 4. The amount of distribution in respect of Class A Monthly Interest
- The amount of distribution in respect of Class A Deficiency Amounts
- 6. The amount of distribution in respect of Class A Additional Interest
- 7. The amount of distribution in respect of Class B Monthly Interest
- 8. The amount of distribution in respect of Class B Deficiency Amounts
- 9. The amount of distribution in respect of Class B Additional Interest
- 10. The amount of distribution in respect of Collateral Monthly Interest
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest

- \$ 0.000000
- \$ 0.000000
- \$ 0.000000
- \$ 4.567500
- \$ 0.000000
- \$ 0.000000
- \$ 4.728611
- \$ 0.000000
- \$ 0.000000
- \$ 4.823264
- \$ 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	\$75,241,948.84
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,891,824.82
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,351,225.62 
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	\$24,979,151,243.99
(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: March 1, 1997 through March 31, 1997 3.03	8
(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 Allocat: with respect to the related Mon-Period		0.085000
(1)	The Fixed Investor Percentage w.	ith	
,	respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wito the related Monthly Period	th respect	N/A 
(n)	The Class B Fixed Allocation wirespect to the related Monthly		N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 
Deli	nquent Balances		
The were	aggregate amount of outstanding le delinquent as of the end of the eted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.74%	440,532,460.37
(b)	65 - 94 days:	0.86%	218,441,163.81
(c)	95 - 124 days:	0.63%	159,601,410.64
(d)	125 - 154 days:	0.51%	129,545,721.70
(e)	155 or more days:	0.81%	207,021,550.57
	Total	4.55%	1,155,142,307.09
Inve	estor Default Amount		
(a)	The Aggregate Investor Default a for the related Monthly Period	Amount	\$2,852,632.84
(b)	The Class A Investor Default Ame for the related Monthly Period	ount	\$2,481,790.55
(c)	The Class B Investor Default Ame for the related Monthly Period	ount	\$128,368.48
(d)	The Collateral Default Amount for the related Monthly Period	\$242,473.81	
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re- Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount	in	\$ 0.00

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(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	
(1)	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- 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	\$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.	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	\$64,600,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$34,200,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,415,353.23
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$487,001.00
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$919,890.85
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	\$9,828,603.23
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual	

Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates

\$508,376.00

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(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

\$960,265.85

### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%

(b) The Portfolio Adjusted Yield

4.50%

### C. LIBOR Determinations

LIBOR rates for the Interest Period of March 17, 1997 through April 14, 1997:

Class A and Class B determination -

5.50000%

Collateral Interest determination -

5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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SERIES 1994-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$4.581094
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	\$4.712500
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	\$4.823264
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	\$99,002,565.12
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$5,120,821.39
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,672,664.76
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	\$24,979,151,243.99
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	March 1, 1997 through March 31, 1997 3.98	%
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000

Period

(j)	The Class B Floating Allocation with respect to the related Mon		0.045000
(k)	The Collateral Floating Allocat with respect to the related Mon Period		0.085000
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wirespect to the related Monthly		N/A 
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 
Deli	nquent Balances		
The were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	
(a)	35 - 64 days:	1.74%	440,532,460.37
(b)	65 - 94 days:	0.86%	218,441,163.81
(c)	95 - 124 days:	0.63%	159,601,410.64
(d)	125 - 154 days:	0.51%	129,545,721.70
(e)	155 or more days:	0.81%	207,021,550.57
, ,	Total	4.55%	1,155,142,307.09
Inve	stor Default Amount		
(a)	The Aggregate Investor Default of the related Monthly Period	Amount	\$3,753,464.16
(b)	The Class A Investor Default Amfor the related Monthly Period	ount	\$3,265,513.83
(c)	The Class B Investor Default Amfor the related Monthly Period	ount	\$168,905.87
(d)	The Collateral Default Amount for the related Monthly Period	or	\$319,044.46
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

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

Period \$88,541.67

#### 7. Reallocations

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

\$ 0.00

(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. Principal Funding Account

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

\$ 0.00

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

\$12,430,893.84

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

\$640,790.66

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

\$1,210,382.77

## 10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal 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	\$12,974,643.84
(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	\$668,915.66
(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,263,507.77
11. Swap	Cash Flows	
(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$42,271.19
(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
12. Port	folio Yield	
	The Portfolio Yield for the related Monthly Period	13.33%
(b)	The Portfolio Adjusted Yield	4.53%
Floating	Rate Determinations	
	es for the Interest Period of 1997 through April 14, 1997:	
Class B d	etermination -	5.50000%
Collatera	l Interest determination -	5.43750%
_	ted average of the Treasury Bill the Interest Period:	
March	17, 1997 through April 14, 1997	5.31586%

C.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$4.631944
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	\$4.793056
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	\$4.885475
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	\$99,002,565.12
	(b)	The aggregate amount of Collections	
	( /	of Principal Receivables processed	
		during the related Monthly Period	
		which were allocated in respect of the Class B Certificates	\$5,120,821.39
	(c)	The aggregate amount of Collections	
	(0)	of Principal Receivables processed	
		during the related Monthly Period	
		which were allocated in respect of the Collateral Interest	\$9,672,664.76
2.	Prin	ncipal Receivables in the Trust	
		-	
	(a)	The aggregate amount of Principal	
	(α)	Receivables in the Trust as of the	
		end of the day on the last day of the related Monthly Period	604 070 151 042 00
		the related monthly Period	\$24,979,151,243.99
	(b)	The amount of Principal Receivables	
	. ,	in the Trust represented by the	
		Investor Interest of Series 1994-C as of the end of the day on the last	
		day of the related Monthly Period	\$1,000,000,000.00
	(c)	The amount of Principal Receivables	
		in the Trust represented by the	
		Adjusted Investor Interest of Series 1994-C as of the end of the day on the	
		last day of the related Monthly Period	\$1,000,000,000.00
	(d)	The amount of Principal Receivables	
		in the Trust represented by the Class A Investor Interest as of	
		the end of the day on the last day of	
		the related Monthly Period	\$870,000,000.00
	(e)	<u> </u>	
		in the Trust represented by the Class A Adjusted Investor Interest	
		as of the end of the day on the last	
		day of the related Monthly Period	\$870,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the	
		Class B Investor Interest as of	
		the end of the day on the last day	\$45 000 000 00
		of the related Monthly Period	\$45,000,000.00
	(=)	The amount of Daireital David 1100	
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral	
		Interest as of the end of the day on the	AOE 000 000 00
		last day of the related Monthly period	\$85,000,000.00
	43.		
	(h)	The Floating Investor Percentage with respect to the period:	
		March 1, 1997 through March 31, 1997 3.98	88
	(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	
	aggregate amount of outstanding balances in the Acco	

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:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

#### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,753,464.16
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,265,513.83 
(c)	The Class B Investor Default Amount for the related Monthly Period	\$168,905.87
(d)	The Collateral Default Amount for the related Monthly Period	\$319,044.46

# 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	\$906,250.00
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$46,875.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$88,541.67

7.	. Reallocations			
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00	
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00	
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$85,000,000.00	
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00	
8.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00	
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00	
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00	
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00	
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00	
9.	Avai	lable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,388,622.65	
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$640,790.66	
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,210,382.77	
10.	Col	lection of Finance Charge Receivables		
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,932,372.65	

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(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

\$668,915.66

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

\$1,263,507.77

### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%

(b) The Portfolio Adjusted Yield

4.42%

#### C. LIBOR Determinations

LIBOR rates for the Interest Period of March 17, 1997 through April 14, 1997:

Class A and Class B determination -

5.50000% ------5.43750%

Collateral Interest determination -

5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

FODM	OF	MONTHI V	CERTIFICATEHOLDERS'	CHVARMENIA
r orm	UL	MONIULI	CEKITLICATEUOPDEKS	SIAILMENI

SERIES 1994-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$ 4.724720
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	\$ 4.712500
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	\$ 4.771763
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	¢00 000 E6E 10
		the Class A Certificates	\$99,002,565.12 
	42.3		
	(b)	The aggregate amount of Collections of Principal Receivables processed	
		during the related Monthly Period	
		which were allocated in respect of	
		the Class B Certificates	\$5,120,821.39
	(C)		
		of Principal Receivables processed during the related Monthly Period	
		which were allocated in respect of	
		the Collateral Interest	\$9,672,664.76
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal	
	(\omega)	Receivables in the Trust as of the	
		end of the day on the last day of	****
		the related Monthly Period	\$24,979,151,243.99
	/1- \	The amount of Principal Provided to	
	(b)	The amount of Principal Receivables in the Trust represented by the	
		Investor Interest of Series 1994-D	
		as of the end of the day on the last	** *** *** ***
		day of the related Monthly Period	\$1,000,000,000.00
	(C)	The amount of Principal Receivables	
		in the Trust represented by the Adjusted Investor Interest of Series	
		1994-D as of the end of the day on the	
		last day of the related Monthly Period	\$1,000,000,000.00
	(d)	The amount of Principal Receivables	
		in the Trust represented by the Class A Investor Interest as of	
		the end of the day on the last day of	
		the related Monthly Period	\$870,000,000.00
	(e)	The amount of Principal Receivables	
		in the Trust represented by the	
		Class A Adjusted Investor Interest as of the end of the day on the last	
		day of the related Monthly Period	\$870,000,000.00
	(f)	The amount of Principal Receivables	
	\ <del>-</del> /	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
	(~)	The amount of Dringinal Descirables :-	
	(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
			· <u>-</u>
	(h)		
		respect to the period:	
		March 1, 1997 through March 31, 1997 3	.98%
	(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:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

#### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,753,464.16
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,265,513.83
(c)	The Class B Investor Default Amount for the related Monthly Period	\$168,905.87
(d)	The Collateral Default Amount for the related Monthly Period	\$319,044.46
_		

## 5. Investor Charge Offs

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

\_\_\_\_\_

\$ 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	\$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

	(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.	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	\$12,932,372.65
	(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	\$668,915.66
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$1,263,507.77
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 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

# 10. Available Funds

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

	on the related Transfer Date	\$12,388,622.65 
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$640,790.66
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,210,382.77
11. Por	tfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	13.33%
(b)	The Portfolio Adjusted Yield	4.54%
Floating	Rate Determinations	
	tes for the Interest Period of 17, 1997 through April 14, 1997:	
Class B	determination -	5.50000%
Collater	al Interest determination -	5.43750%
	rage of the Federal Funds Rates for the Period:	
Marc	th 17, 1997 through April 14, 1997	5.53517%

C.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$4.597708
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	\$4.742708
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	\$4.960208
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	\$56,926,474.89
	(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	\$2,944,471.54
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,561,780.99 
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	\$24,979,151,243.99
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-A as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00 
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$25,875,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$48,875,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		March 1, 1997 through March 31, 1997 2.2	9%
	(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 Allocat.	ion	
(x)	with respect to the related Mon- Period		0.085000
(1)	The Fixed Investor Percentage warespect to the related Monthly		N/A 
(m)	The Class A Fixed Allocation wirespect to the related Monthly		N/A 
(n)	The Class B Fixed Allocation wirespect to the related Monthly		N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 
Deli	nquent Balances		
	aggregate amount of outstanding l	halances in t	he Accounts which
were	delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.74%	440,532,460.37
(b)	65 - 94 days:	0.86%	218,441,163.81
(c)	95 - 124 days:	0.63%	159,601,410.64
(d)	125 - 154 days:	0.51%	129,545,721.70
(e)	155 or more days:	0.81%	207,021,550.57
	Total	4.55%	1,155,142,307.09
	stor Default Amount		
(a)	The Aggregate Investor Default a for the related Monthly Period	Amount	\$2,158,241.86
(b)	The Class A Investor Default Ame for the related Monthly Period	ount	\$1,877,670.46
(c)	The Class B Investor Default Ame for the related Monthly Period	ount	\$97,120.85
(d)	The Collateral Default Amount for the related Monthly Period	or	\$183,450.55
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	lated	\$ 0.00

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

# 7. Reallocations

6.

(a) The amount of Reallocated Collateral

		Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00 
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25 <b>,</b> 875 <b>,</b> 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 <b>,</b> 436 <b>,</b> 114.31
	(b)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$384,626.40
	(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	\$726 <b>,</b> 516.66
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

(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$7,123,458.06 -----(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$368,454.52 (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$695,969.79 11. Portfolio Yield (a) The Portfolio Yield for the related 13.33% Monthly Period (b) The Portfolio Adjusted Yield 4.43% -----C. Floating Rate Determinations

LIBOR rates for the Interest Period of March 17, 1997 through April 14, 1997: 5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

FODM	OF	MONTHI V	CERTIFICATEHOLDERS'	CHVARMENIA
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SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$4.509097
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	\$4.637986
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	\$4.818722
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	\$74,251,923.78 
	(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	\$3,840,617.52
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,254,499.30
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	\$24,979,151,243.99
	(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:  March 1, 1997 through March 31, 1997 2.99	ž
	(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			
Delinquent Balances					
The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period:					

Percentage Aggregate

			of Total Receivables	Account Balance
(a)	35 - 64 days:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

## 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,815,098.21
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,449,135.41
(c)	The Class B Investor Default Amount for the related Monthly Period	\$126,679.42
(d)	The Collateral Default Amount for the related Monthly Period	\$239,283.38

## 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	\$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
Real	locations	
(a)	The amount of Reallocated Collateral	

6.

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

(b) The amount of Reallocated Class B Principal Collections with respect to \$ 0.00 this Distribution Date (c) The Collateral Interest as of the close of business on this Distribution Date \$63,750,000.00 (d) The Class B Investor Interest as of the close of business on this Distribution Date \$33,750,000.00 8. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal 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 \$9,699,279.53 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class  $\ensuremath{\mathtt{B}}$ \$501,686.97 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 \$947,630.87 \_\_\_\_\_ 9. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals \$ 0.00 (b) The Accumulation Shortfall with respect to the related Monthly 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 \_\_\_\_\_ 10. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account

on the related Transfer Date

\$9,291,467.03

(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$480,593.22 \_\_\_\_\_ (c) The amount of Collateral Available Funds on deposit in the Finance Charge \$907,787.12 Account on the related Transfer Date \_\_\_\_\_ 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 13.33% (b) The Portfolio Adjusted Yield 4.54%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of March 17, 1997 through April 14, 1997: 5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$5.375000
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect	
	of Class B Monthly Interest	\$4.718542
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	\$4.960208
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	\$56,926,474.89
(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	\$2,944,471.54
	the diable b deferring deep	
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,561,780.99
Prin	cipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$24,979,151,243.99
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-C as of the end of the day on the last day of the related Monthly Period	\$575,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$500,250,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$25,875,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$48,875,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	March 1, 1997 through March 31, 1997 2.29%	
(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

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(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:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

## 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$2,158,241.86
(b)	The Class A Investor Default Amount	
	for the related Monthly Period	\$1,877,670.46

- (c) The Class B Investor Default Amount for the related Monthly Period \$97,120.85
- (d) The Collateral Default Amount for the related Monthly Period \$183,450.55

# 5. Investor Charge Offs

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

	Monthly Period	\$	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		0.00
	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)	Fee payable by the Trust to the Servicer for the related Monthly		
	Period	\$52 	21,093.75
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period		5,953.13
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period		,911.45

7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,543,327.61 
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$368,454.52
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$695 <b>,</b> 969.79
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, 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	\$7,855,983.86
	(h)	The aggregate amount of Collections of	

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were

			cated in respect c ificates	of the Class B	\$384,626.4	0
	(c)	Fina Memb rela allo	aggregate amount once Charge Receiva ership Fees proces ted Monthly Period cated in respect o	bles and Annual sed during the Which were	\$726,516.6	6
11.	Swa	p Cas	h Flows			
	(a)		amount of the Net the related Transf		\$419,869.5	5
	(b)		amount of the Net the related Transf		\$ 0.00	
12.	Por	tfoli	o Yield			
	(a)		Portfolio Yield fo hly Period	or the related		13.33%
	(b)	The	Portfolio Adjusted	l Yield		4.49%
 LIBO	OR ra	tes f	Determinations or the Interest Pe 7 through April 14	riod of , 1997: 5.43750%		
			egarding the statu Swap and the Swap			
1.			to-Market Amount, onthly Period.	if any, for the	\$	N/A
2.		the 1 blish	nterest Reserve Ac ed?	count been		No 
3.	Has fund		nterest Reserve Ac	count been		No 
4.			gate amount of fun est Reserve Accoun		\$ 0.00	
5.			funds withdrawn fr ccount were utiliz			
	none					
6.	Has	the 1	nterest Rate Swap	been Terminated?		No
7.	Long	Term	Credit Rating of	the Swap Counterparty	7	AAA/Aaa

C.

D.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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SERIES 1995-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$5.041667
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.00000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.613820
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	\$4.799097
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	\$49,501,282.56
(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	\$2,560,410.64
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,836,331.00
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	\$24,979,151,243.99
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-D as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-D as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
(h)	The Floating Investor Percentage with respect to the period:	
Mar	ch 1, 1997 through March 31, 1997 1.99%	
(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:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

#### 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,876,732.06
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,632,756.95
(c)	The Class B Investor Default Amount for the related Monthly Period	\$84,452.95
(d)	The Collateral Default Amount for the related Monthly Period	\$159,522.16
Inve	stor Charge Offs	

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

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

	(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	\$6,457,866.92 
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$320,395.38 
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$605,191.14
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	\$6,729,741.92

	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$334,457.88
	(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 Interest	\$631,753.64
11.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$263,555.62
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
12.	Port	folio Yield	
		The Portfolio Yield for the related Monthly Period	13.33%
	(b)	The Portfolio Adjusted Yield	4.62%
LIB	OR rate	Rate Determinations es for the Interest Period of	
	March	17, 1997 through April 14, 1997: 5.43750%	
		on regarding the status of the Rate Swap and the Swap Counterparty	
1.		ark-to-Market Amount, if any, for the ed Monthly Period.	\$ N/A
2.		he Interest Reserve Account been lished?	No
3.	Has ti	he Interest Reserve Account been d?	No 
4.		ggregate amount of funds withdrawn from nterest Reserve Account, if any	\$ 0.00
5.		ny funds withdrawn from the Interest ve Account were utilized?	
	none		
6.	Has t	he Interest Rate Swap been Terminated?	No 
7.	_	Term Credit Rating of the Swap erparty	AAA/Aaa 

C.

D.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

FORM	OF	MONTHLY	CERTIFICATEHOLDERS'	STATEMENT

SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MARCH 31, 1997

The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$4.557431
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	\$4.637986
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	\$4.852984
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	\$49,501,282.56
(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	\$2,560,410.64
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,836,331.00
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	\$24,979,151,243.99
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-E as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	March 1, 1997 through March 31, 1997 1.99%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000

Period

0.870000 -----

(j)	The Class B Floating Allocation with respect to the related Mon		0.045000	
(k)	0.085000			
(1)	(1) The Fixed Investor Percentage with respect to the related Monthly Period			
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A	
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A	
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 	
Deli	nquent Balances			
were	aggregate amount of outstanding edelinquent as of the end of the ted Monthly Period:			
		Percentage of Total Receivables	Account	
(a)	35 - 64 days:		440,532,460.37	
(b)	65 - 94 days:	0.86%	218,441,163.81	

			Receivables	Balance
(a)	35 - 64 days:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

# 4. Investor Default Amount

3.

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,876,732.06 
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,632,756.95 

for	the	related	${\tt Monthly}$	Period	\$1,632,756.	95

	for	the related Monthly Period	\$84,452.95
(C)	The '	Class B Investor Default Amount	

	the related Monthly Period	\$159,522.16
(d)	The Collateral Default Amount for	

## 5. Investor Charge Offs

Monthly Period \$ 0.00	(a)	The aggregate amount of Class A Investor Charge Offs for the related	
		9	\$ 0.00

5 (a) above per \$1,000 of original		
o (a) above per or, out or 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	\$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	D1	locations	
7.			
	(a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date		
			\$ 0.00
	(1. )		
	(b)	The amount of Reallocated Class B Principal Collections with respect to	
		this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the	
	(0)	close of business on this Distribution	\$40 F00 000 00
		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	
	(0)	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	\$6,194,311.30
	(b)	The amount of Class B Available Funds	
	(~)	on deposit in the Finance Charge Account	¢320 20E 20
		on the related Transfer Date	\$320,395.38
	(c)	The amount of Collateral Available	
		Funds on deposit in the Finance Charge Account on the related Transfer Date	\$605,191.14

- 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	\$6,466,18	36.30
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$334,457. 	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 Interest	\$631,753.	64
11. Port	folio Yield		
	The Portfolio Yield for the related Monthly Period		13.33%
(b)	The Portfolio Adjusted Yield		4.48%
LIBOR Det	erminations		
	es for the Interest Period of 1997 through April 14, 1997:	5.43750	)% 

C.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MARCH 31, 1997

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$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	\$4.720337
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	\$ 51,777,202.81 
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$ 2,133,675.11
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 2,987,146.33
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	\$24,979,151,243.99 
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-F as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-F as of the end of the day on the last day of the related Monthly Period	\$ 500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 455,000,000.00 
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 455,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$ 18,750,000.00 
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$ 26,250,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	March 1, 1997 through March 31, 1997 1.99%	
(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	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

## 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:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

# 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$1,876,732.06
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,707,826.21 
(c)	The Class B Investor Default Amount	

- for the related Monthly Period
  - \$70,377.41
- (d) The Collateral Default Amount for the related Monthly Period \$98,528.44 -----

# 5. Investor Charge Offs

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

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

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
Col	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	\$6,763,482.17
	(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	\$278,714.80
	(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	\$390,200.82
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	\$ 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. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date

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\$6,479,107.17

\$266,996.05

\$373,794.57

11. Swap Cash Flows

(a) The amount of the Net Swap Receipt for the related Transfer Date

\$498,522.34

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

\$ 0.00

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%

(b) The Portfolio Adjusted Yield

3.62% -----

C. Floating Rate Determinations

LIBOR rates for the Interest Period Collateral Interest Determination

March 17, 1997 through April 14, 1997: 5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MARCH 31, 1997

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$4.517153
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	\$4.597708
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	\$4.707040
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	\$74,251,923.78
(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	\$3,840,617.52
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,254,499.30
	the Collaceral interest	
Prin (a)	cipal Receivables in the Trust  The aggregate amount of Principal	
(-,	Receivables in the Trust as of the	
	end of the day on the last day of the related Monthly Period	\$24,979,151,243.99
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-I as of the end of the day on the last	
	day of the related Monthly Period	\$750,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of	
	the related Monthly Period	\$652,500,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest	
	as of the end of the day on the last	
	day of the related Monthly Period	\$652,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day	
	of the related Monthly Period	\$33,750,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the	AC2 750 000 00
	last day of the related Monthly period	\$63,750,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	March 1, 1997 through March 31, 1997 2.99%	
(i)	The Class A Floating Allocation	
(±)	with respect to the related Monthly Period	0.870000

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(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 eceivables	Aggregate Account Balance
(a)	35 - 64 days:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

# 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,815,098.21
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,449,135.41
(c)	The Class B Investor Default Amount for the related Monthly Period	\$126 <b>,</b> 679.42
(d)	The Collateral Default Amount for the related Monthly Period	\$239,283.38

# 5. Investor Charge Offs

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

\$ 0.00

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

(c) The amount of the Collateral Servicing

	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$63,750,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$33,750,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,291,467.03
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$480,593.22
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$907,787.12

Account on the related Transfer Date

\$907,787.12

## 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 \$9,699,279.53

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

\$501,686.97 -----

(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

\$947,630.87

## 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%

(b) The Portfolio Adjusted Yield

4.54% \_\_\_\_\_

# C. LIBOR Determinations

LIBOR rates for the Interest Period of March 17, 1997 through April 14, 1997: 5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$4.565486
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	\$4.662153
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	\$4.863542
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	\$49,501,282.56
(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	\$2,560,410.64
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,836,331.00
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	\$24,979,151,243.99
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-J as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$435,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$22,500,000.00 
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$42,500,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	March 1, 1997 through March 31, 1997 1.99%	
(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 w respect to the related Monthly	N/A 		
(m)	The Class A Fixed Allocation wi respect to the related Monthly	N/A 		
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 	
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 	
Deli	nquent Balances			
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:			
		Percentage of Total Receivables		
(a)	35 - 64 days:	1.74%	440,532,460.37	
(b)	65 - 94 days:	0.86%	218,441,163.81	
(c)	95 - 124 days:	0.63%	159,601,410.64	
(d)	125 - 154 days:	0.51%	129,545,721.70	
(e)	155 or more days:	0.81%	207,021,550.57	
	Total		1,155,142,307.09	
Investor Default Amount				
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$1,876,732.06	
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,632,756.95 	
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$84,452.95	
(d)	The Collateral Default Amount f the related Monthly Period	or	\$159,522.16	
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	

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

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

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,194,311.30
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$320 <b>,</b> 395.38
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$605,191.14
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	\$6,466,186.30
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$334,457.88

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

\$631,753.64

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%

(b) The Portfolio Adjusted Yield

4.47%

### C. LIBOR Determinations

LIBOR rates for the Interest Period of
March 17, 1997 through April 14, 1997:
5.43750%

5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

FODM	OF	MONTHI V	CERTIFICATEHOLDERS'	CHVAEMENI
r orm	. Or	MONIULI	CEKIILICAIEUOFDEKS.	SIAIEMENI

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$4.549375
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	\$4.654097
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	\$4.742890
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	\$69,301,795.58
	(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	\$3,584,574.89
	(c)	The aggregate amount of Collections	
		of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,770,865.11
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	\$24,979,151,243.99
	(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:	
		March 1, 1997 through March 31, 1997 2.79%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000

(j) The Class B Floating Allocation

(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:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

# 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,627,424.92 
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,285,859.68
(c)	The Class B Investor Default Amount for the related Monthly Period	\$118,234.12
(d)	The Collateral Default Amount for the related Monthly Period	\$223,331.12

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

(c) The amount of the Collateral Servicing

		Servicer for the related Monthly Period	\$61,979.17
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$437,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$59,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$31,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$8,672,035.81
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$448,553.56
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$847,267.79

Fee payable by the Trust to the

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### 10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections
of Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, allocated
in respect of the Class A Certificates \$9,052,660.81

\$9,052,660.81 -----

(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

\$468,241.06

(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

\$884,455.29

### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%

(b) The Portfolio Adjusted Yield

4.50%

### C. LIBOR Determinations

LIBOR rates for the Interest Period of
March 17, 1997 through April 14, 1997: 5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

FORM	OF	MONTHT.V	CERTIFICATEHOLDERS'	STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$4.589653
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	\$4.678264
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	\$4.947867
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	\$49,501,282.56
	(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	\$2,560,410.64
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,836,331.00
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	\$24,979,151,243.99
	(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:	
		March 1, 1997 through March 31, 1997 1.99%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
	(÷)	The Class R Floating Allocation	

(j) The Class B Floating Allocation

(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:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

# 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period	\$1,876,732.06 
(b) The Class A Investor Default Amount for the related Monthly Period	\$1,632,756.95 
(c) The Class B Investor Default Amount for the related Monthly Period	\$84,452.95
(d) The Collateral Default Amount for the related Monthly Period	\$159,522.16

# 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	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

		Servicer for the related Monthly Period	\$44,270.83
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,194,311.30
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$320,395.38
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$605,191.14

Fee payable by the Trust to the

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### 10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections
of Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, allocated
in respect of the Class A Certificates \$6,466,186.30

\$6,466,186.30 -----

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

\$334,457.88

(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 Interest

\$631,753.64

### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%

(b) The Portfolio Adjusted Yield

4.44%

### C. LIBOR Determinations

LIBOR rates for the Interest Period of
March 17, 1997 through April 14, 1997: 5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$4.492986
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	\$4.605764
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	\$4.784236
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	\$49,501,282.56
	(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	\$2,560,410.64
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,836,331.00
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	\$24,979,151,243.99
	(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:	
		March 1, 1997 through March 31, 1997 1.99	98
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870000
	( ; )	The Class B Floating Allocation	

(j) The Class B Floating Allocation

(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:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

## 4. Investor Default Amount

	for the related Monthly Period	\$1,876,732.06 
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,632,756.95 
(c)	The Class B Investor Default Amount for the related Monthly Period	\$84,452.95
(d)	The Collateral Default Amount for the related Monthly Period	\$159 <b>,</b> 522.16

## 5. Investor Charge Offs

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

(a) The Aggregate Investor Default 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	\$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	

(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 \$42,500,000.00 -----(d) The Class B Investor Interest as of the close of business on this Distribution \$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 \$ 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 on the related Transfer Date \$6,194,311.30 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$320,395.38 \_\_\_\_\_

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

(c) The amount of Collateral Available

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

\$605.191.14

of Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, allocated
in respect of the Class A Certificates \$6,466,186.30

\$6,466,186.30

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

\$334,457.88

(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 Interest

\$631,753.64

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%

(b) The Portfolio Adjusted Yield

4.56%

### C. LIBOR Determinations

LIBOR rates for the Interest Period of March 17, 1997 through April 14, 1997: 5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$4.501042
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	\$4.613819
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	\$4.742708
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	\$96,726,641.98
(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	\$8,534,703.21
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,534,703.21
Prir	ncipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$24,979,151,243.99
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-D as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-D as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$75,000,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	March 1, 1997 through March 31, 1997 3.98	3%
(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 w respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wi respect to the related Monthly	N/A 	
(n)	The Class B Fixed Allocation wi respect to the related Monthly		N/A 
(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A 
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	Account
(a)	35 - 64 days:	1.74%	440,532,460.37
(b)	65 - 94 days:	0.86%	218,441,163.81
(C)	95 - 124 days:	0.63%	159,601,410.64
(d)	125 - 154 days:	0.51%	129,545,721.70
(e)	155 or more days:	0.81%	207,021,550.57
	Total	4.55%	1,155,142,307.09
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$3,753,464.04
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$3,190,444.48
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$281,509.78
(d)	The Collateral Default Amount f the related Monthly Period	or	\$281,509.78
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

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

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

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$75,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$12,103,826.43
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,067,984.65 
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,067,984.65
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$12,635,076.43 
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1,114,859.65

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(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

\$1,114,859.65 -----

## 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%

(b) The Portfolio Adjusted Yield

4.56%

## C. LIBOR Determinations

LIBOR rates for the Interest Period of
March 17, 1997 through April 14, 1997:
5.43750%

5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$4.517153
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	\$4.629930
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	\$4.827963
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	\$72,544,981.52
	(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	\$6,401,028.18
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,401,028.18
2.	Prir	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$24,979,151,243.99
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-E as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		March 1, 1997 through March 31, 1997 2.99	000
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
	(.13		

(j) The Class B Floating Allocation

with respect to the related Monthly period	0.075000
The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
The Fixed Investor Percentage with respect to the related Monthly Period	N/A 
The Class A Fixed Allocation with respect to the related Monthly Period	N/A 

(o) The Collateral Fixed Allocation with

respect to the related Monthly Period

(n) The Class B Fixed Allocation with

N/A

\_\_\_\_\_

N/A

respect to the related Monthly Period

## 3. Delinquent Balances

(k)

(1)

(m)

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:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

## 4. Investor Default Amount

(a)	The .	Aggregate Investor Default Amount	
	for	the related Monthly Period	\$ 2,815,098.11

(b) The Class A Investor Default Amount for the related Monthly Period \$2,392,833.43

(c) The Class B Investor Default Amount for the related Monthly Period \$211,132.34

(d) The Collateral Default Amount for the related Monthly Period \$211,132.34

### 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 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	\$9,077,869.76
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$800,988.44
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$800,988.44

### 10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$9,476,307.26

\$9,476,307.26

(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

\$836,144.69

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

\$836,144.69

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%

(b) The Portfolio Adjusted Yield

4.53%

## C. LIBOR Determinations

LIBOR rates for the Interest Period of March 17, 1997 through April 14, 1997:

Class A and Class B determination -

5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$4.525208
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	\$4.662153
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.297532
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	\$48,363,320.92
	(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	\$4,267,353.04
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$4,267,353.04
2.	Prir	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	\$24,979,151,243.99 
	(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:	
		March 1, 1997 through March 31, 1997 1.99	9%
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850000
	( ; )	The Class R Floating Allocation	

(j) The Class B Floating Allocation

(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 eceivables	Aggregate Account Balance
(a)	35 - 64 days:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

# 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$1,876,732.26 
(b)	The Class A Investor Default Amount for the related Monthly Period	\$1,595,222.28
(c)	The Class B Investor Default Amount for the related Monthly Period	\$140,754.99
(d)	The Collateral Default Amount for the related Monthly Period	\$140,754.99
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# 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	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

6.

		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.		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 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	\$6,051,913.30
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$533,992.49
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$533,992.49

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#### 10. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections
of Finance Charge Receivables and Annual
Membership Fees processed during the
related Monthly Period, allocated
in respect of the Class A Certificates \$6,317,538.30

\$6,317,538.30

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

\$557,429.99

(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

\$557,429.99

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%

(b) The Portfolio Adjusted Yield

4.51%

### C. Floating Rate Determinations

LIBOR rates for the Interest Period of

March 17, 1997 through April 14, 1997: 5.43750%

Collateral Interest Determination for the Interest Period of

March 14, 1997 to April 14, 1997: 5.43750%

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MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

FORM	OF	MONTHLY	CERTIFICATEHOLDERS'	STATEMENT
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SERIES 1996-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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

\$5.112847

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

\$0.000000

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

\$4.514261

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

\$0.000000

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

\$0.000000

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

\$4.651205

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

\$ 0.000000

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

\$0.000000

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 amount 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 amount \_\_\_\_\_ D. Information Regarding the Performance of the Trust 1. Collection of Principal Receivables (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$116,071,971.45 (b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$10,241,645.52 (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$10,241,645.52 \_\_\_\_\_ 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 \$24,979,151,243.99 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 \$1,200,000,000.00 day of the related Monthly Period \_\_\_\_\_\_ (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-H as of the end of the day on the \$1,200,000,000.00 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 \$1,020,000,000.00 -----(e) The amount of Principal Receivables

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

\$1,020,000,000.00

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

\$90,000,000.00

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

\$90,000,000.00

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

March 1, 1997 through March 31, 1997 4.78%

(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

N/A

respect to the related Monthly Period

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

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(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:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

### 4. Investor Default Amount

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

\$4,504,157.01

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

\$3,828,533.41

(c) The Class B Investor Default Amount for the related Monthly Period \$337,811.80 (d) The Collateral Default Amount for the related Monthly Period \$337,811.80 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 \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri-\$ 0.00 bution Date \_\_\_\_\_\_ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

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

(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)	\$9,699,884.61			
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$4,604,546.05			
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$418,608.48			
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$21 <b>,</b> 479.23			
10. Ava	ilable Funds				
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$14,546,071.10			
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,281,581.80			
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,281,581.80			
11. Col	lection of Finance Charge Receivables				
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$15,183,571.10			
	in respect of the class a certificates				
(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B				
	Certificates	\$1,337,831.80			
(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	\$1,337,831.80			
12. Por	12. Portfolio Yield				
(a)	The Portfolio Yield for the related Monthly Period	13.36%			
(b)	The Portfolio Adjusted Yield	4.58%			

LIBOR rates for the related Interest Period:

Class A and Class B determination - 5.50391%

Collateral Interest determination - 5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MARCH 31, 1997

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$4.501042
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	\$4.670208
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.155903
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	\$96,726,641.98
	(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	\$8,534,703.21
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,534,703.21
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	\$24,979,151,243.99
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-J as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00 
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$75,000,000.00 
	(h)	The Floating Investor Percentage with respect to the period:	
		March 1, 1997 through March 31, 1997 3.98	000
	(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
The Collateral Floating Allocation with respect to the related Monthly Period	0.075000
The Fixed Investor Percentage with respect to the related Monthly Period	N/A 
The Class A Fixed Allocation with respect to the related Monthly Period	N/A 

N/A

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

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

### 3. Delinquent Balances

(k)

(1)

(m)

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

			Percentage of Total Receivables	Account
(a)	35 - 64 days:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

# 4. Investor Default Amount

(a) The	Aggregate Investor De:	fault Amount	
for	the related Monthly Pe	eriod \$	3,753,464.04
		-	

(b) The Class A Investor Default Amount for the related Monthly Period \$3,190,444.48

(c) The Class B Investor Default Amount for the related Monthly Period \$281,509.78

(d) The Collateral Default Amount for the related Monthly Period \$281,509.78

#### 5. Investor Charge Offs

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

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

(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 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	\$12,103,826.43
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,067,984.65
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,067,984.65

#### 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 \$12,635,076.43

\$12,635,076.43 -----

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

\$1,114,859.65

(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

\$1,114,859.65

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%

(b) The Portfolio Adjusted Yield

4.54%

#### C. LIBOR Determinations

LIBOR rates for the Interest Period of

March 17, 1997 through April 14, 1997: Class A and Class B determination -

5.43750%

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

5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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	\$4.484931
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	\$4.662153
8.	The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9.	The amount of distribution in respect of Class B Additional Interest	\$0.000000
10.	The amount of distribution in respect of Collateral Monthly Interest	\$5.198958
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	\$96,726,641.98
	(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	\$8,534,703.21
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,534,703.21
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	\$24,979,151,243.99
	(b)	The amount of Principal Receivables in the Trust represented by the	
		Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-K as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(d)	The amount of Principal Receivables	
	(4)	in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last	
		day of the related Monthly Period	\$850,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day	
		of the related Monthly Period	\$75,000,000.00 
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
	(h)	The Floating Investor Percentage with respect to the period:	
		March 1, 1997 through March 31, 1997 3.98	8
	(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
	Torrow	
(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:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

# 4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$ 3,753,464.04
(b)	The Class A Investor Default Amount for the related Monthly Period	\$3,190,444.48
(c)	The Class B Investor Default Amount for the related Monthly Period	\$281,509.78
(d)	The Collateral Default Amount for the related Monthly Period	\$281,509.78
Inve	stor Charge Offs	

#### 5.

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

(c) The aggregate amount of Class B Investor Charge Offs for the related \$ 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 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	\$12,103,826.43
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,067,984.65
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,067,984.65

#### 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 \$12,635,076.43

\$12,635,076.43

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

\$1,114,859.65

(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

\$1,114,859.65

#### 11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.33%

(b) The Portfolio Adjusted Yield

4.56%

#### C. LIBOR Determinations

LIBOR rates for the Interest Period of

March 17, 1997 through April 14, 1997: Class A and Class B determination -

5.43750%

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

5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

By: Marguerite M. Boylan Name: Marguerite M. Boylan Title: Vice President FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

\_\_\_\_\_

MONTHLY PERIOD ENDING MARCH 31, 1997

\_\_\_\_\_

The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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

The amount of distribution in respect of Class B Monthly Principal

\$0.000000

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

\$0.000000

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

\$5.087014

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

\$0.000000

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

\$4.457872

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

\$0.000000

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

\$0.000000

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

\$4.627039

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

\$ 0.000000

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

\$0.000000

-----

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 amount 4. The amount of the current quarterly interest distribution in respect of \$ 0.00 Class B 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 -----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 \$48,363,320.92 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 \$4,267,353.04 -----(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$4,267,353.04 -----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 \$24,979,151,243.99 the related Monthly Period \_\_\_\_\_ (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-L as of the end of the day on the last day of the related Monthly Period \$500,000,000.00 -----(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-L as of the end of the day on the last day of the related Monthly Period \$500,000,000.00 -----(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$425,000,000.00 (e) The amount of Principal Receivables

in the Trust represented by the Class A Adjusted Investor Interest

	as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
(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:	
	March 1, 1997 through March 31, 1997 1.99%	
(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

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

0.075000

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

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

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:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:			207,021,550.57
		Total	4.55%	1,155,142,307.09

### 4. Investor Default Amount

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

\$1,876,732.26

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

\$1,595,222.28 -----

(c)	The Class B Investor Default Amount for the related Monthly Period	\$140,754.99
(d)	The Collateral Default Amount for the related Monthly Period	\$140,754.99
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

5.

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

# 9. Interest Funding Account

6. Investor Servicing Fee

(a) The aggregate amount on deposit in

	the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$3,993,590.81
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$1,894,595.58
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$173,513.95
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$8,842.50
10. Av	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,060,755.80
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$533,992.49
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$533 <b>,</b> 992.49
11. Co.	llection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,326,380.80 
(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	\$557,429.99
(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	\$557,429.99
12. Po:	rtfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	13.35%
(b)	The Portfolio Adjusted Yield	4.41%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

FORM OF MON	NTHLY CERT	TETCATEHOL	DERS' S	STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

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MONTHLY PERIOD ENDING MARCH 31, 1997

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The information which is required to be prepared with respect to the Distribution Date of April 15, 1997, and with respect to the performance of the trust during the month of March, 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

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

Monthly Interest

Principal Amount).

- of Class A Monthly Principal \$0.000000

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

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

  4. The amount of distribution in respect of Collateral Monthly Interest \$5.315208
- B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate
  - The amount of the current monthly accumulation in respect of Class A Monthly Interest
    - The amount of the current monthly accumulation in respect of Class A Deficiency Amounts
    - The amount of the current monthly accumulation in respect of Class A Additional Interest
    - 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest
    - The amount of the current monthly accumulation in respect of Class B Deficiency Amounts
    - The amount of the current monthly accumulation in respect of Class B Additional Interest

\$4.538428

\$0.000000

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\$0.000000

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\$0.000000

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\$4.715650

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\$ 0.000000

\_\_\_\_\_

\$0.000000

Inf	ormat	ion Regarding the Current Quarterly Interest	Dis	tribution
1.		total amount of distribution from Interest Funding Account	\$	0.00
2.		amount of the current quarterly rest distribution in respect of s A	\$	0.00
3.	inte Clas	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal nt	\$	0.00000
4.		amount of the current quarterly rest distribution in respect of s B	\$	0.00
5.	inte Clas	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$	0.000000
Inf	ormat	ion Regarding the Performance of the Trust		
1.		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		,363,320.92
	(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	\$4,3	267,353.04
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		267,353.04
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		,979,151,243.99 
	(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		0,000,000.00
	(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		0,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period		5,000,000.00
	(e)	The amount of Principal Receivables		

C.

D.

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

\$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:

March 1, 1997 through March 31, 1997 1.99%

(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

#### 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:		1.74%	440,532,460.37
(b)	65 - 94 days:		0.86%	218,441,163.81
(c)	95 - 124 days:		0.63%	159,601,410.64
(d)	125 - 154 days:		0.51%	129,545,721.70
(e)	155 or more days:		0.81%	207,021,550.57
		Total	4.55%	1,155,142,307.09

### 4. Investor Default Amount

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

\$1,876,732.26

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

\$1,595,222.28

(c) The Class B Investor Default Amount for the related Monthly Period \$140,754.99 (d) The Collateral Default Amount for the related Monthly Period \$140,754.99 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 \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri-\$ 0.00 bution Date \_\_\_\_\_\_ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00

6.	Investor Servicing Fee				
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$442,708.33		
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50		
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$39,062.50		
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$312,500.00		
7.	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)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00		

(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)	\$4,066,118.58 
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$1,928,831.69 
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$176,836.86
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$9,003.27
10. Ava	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,060,916.57
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$533,992.49
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$533,992.49
11. Col	llection of Finance Charge Receivables	
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,326 <b>,</b> 541.57
(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	\$557,429.99
(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	\$557,429.99
12. Poi	ctfolio Yield	
(a)	The Portfolio Yield for the related Monthly Period	13.36%
(b)	The Portfolio Adjusted Yield	4.34%

LIBOR rates for the related Interest Period:

Class A and Class B determination - 5.50391%

Collateral Interest determination - 5.43750%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

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

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

Expected B Maturity	9/15/99
Blended Coupon	5.7060%
Excess Protection Level 3 Month Average 5.00% March, 1997 5.81% February, 1997 5.39% January, 1997 3.81%	
Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.52%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$ 24,979,151,243.99
Investor Participation Amount	\$ 760,000,000.00
Seller Participation Amount	\$ 3,239,523,725.50

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

Expected B Maturity	9/15/99
Blended Coupon	5.71977%
Excess Protection Level 3 Month Average 5.03% March, 1997 5.85% February, 1997 5.42% January, 1997 3.84%	
Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.48%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$ 24,979,151,243.99
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 3,239,523,725.50

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

Expected B Maturity	11/15/01
Blended Coupon	5.7858%
Excess Protection Level 3 Month Average 4.92% March, 1997 5.74% February, 1997 5.31% January, 1997 3.71%	
Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.59%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$ 24,979,151,243.99
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 3,239,523,725.50

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

Expected B Maturity	11/17/97
Blended Coupon	5.86945%
Excess Protection Level 3 Month Average 5.04% March, 1997 5.66% February, 1997 5.45% January, 1997 4.01%	
Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.67%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$ 24,979,151,243.99
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 3,239,523,725.50

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

Expected B Maturity	9/15/04
Blended Coupon	5.7538%
Excess Protection Level 3 Month Average 4.93% March, 1997 5.77% February, 1997 5.31% January, 1997 3.71%	
Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.56%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$3,239,523,725.50

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

Expected B Maturity	06/15/00
Blended Coupon	5.6374%
Excess Protection Level 3 Month Average 5.04% March, 1997 5.88% February, 1997 5.41% January, 1997 3.84%	
Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.45%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,239,523,725.50

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

Expected B Maturity	7/15/05
Blended Coupon	6.5920%
Excess Protection Level 3 Month Average 4.99% March, 1997 5.83% February, 1997 5.37% January, 1997 3.78%	
Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.50%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$3,239,523,725.50

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

Expected B Maturity	7/17/00
Blended Coupon	6.2091%
Excess Protection Level 3 Month Average 5.12% March, 1997 5.96% February, 1997 5.49% January, 1997 3.93%	
Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.37%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,239,523,725.50

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

# KEY PERFORMANCE FACTORS March 31, 1997

Expected B Maturity

Blended Coupon	5.6932%
Excess Protection Level 3 Month Average 4.98% March, 1997 5.83% February, 1997 5.36% January, 1997 3.77%	
Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.50%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,239,523,725.50

09/16/2002

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

## KEY PERFORMANCE FACTORS March 31, 1997

Blended Coupon

Expected B Maturity	09/15/00

6.7826%

Excess Protection Level 3 Month Average 4.12% March, 1997 4.77% February, 1997 3.93% January, 1997 3.67%

February, 1997 3.93% January, 1997 3.67%	
Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	8.56%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,239,523,725.50

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

### KEY PERFORMANCE FACTORS March 31, 1997

Expected B Maturity	11/15/00
Blended Coupon	5.6320%

Excess Protection Level 3 Month Average 5.04% March, 1997 5.89% February, 1997 5.41% January, 1997 3.84%

Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.44%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,239,523,725.50

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

# KEY PERFORMANCE FACTORS March 31, 1997

Expected B Maturity	12/16/02
Blended Coupon	5.7044%

Excess Protection Level
3 Month Average 4.97%
March, 1997 5.82%
February, 1997 5.35%
January, 1997 3.76%

January, 1997 3.76%	
Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.51%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,239,523,725.50

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

### KEY PERFORMANCE FACTORS March 31, 1997

Expected B Maturity	3/17/03
Blended Coupon	5.6738%

Excess Protection Level
3 Month Average 5.00%
March, 1997 5.85%
February, 1997 5.38%
January, 1997 3.79%

January, 1997 3.798	
Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.48%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$700,000,000.00
Seller Participation Amount	\$3,239,523,725.50

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

### KEY PERFORMANCE FACTORS March 31, 1997

Expected B Maturity	4/17/06
Blended Coupon	5.7402%

Excess Protection Level
3 Month Average 4.94%
March, 1997 5.78%
February, 1997 5.32%
January, 1997 3.72%

Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.55%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,239,523,725.50

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

### KEY PERFORMANCE FACTORS March 31, 1997

Expected B Maturity	4/16/01
Blended Coupon	5.6145%

Excess Protection Level
3 Month Average 5.06%
March, 1997 5.90%
February, 1997 5.43%
January, 1997 3.86%

Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.43%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,239,523,725.50

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

### KEY PERFORMANCE FACTORS March 31, 1997

Expected B Maturity	05/15/01

Blended	Coupon		5.6205%
brended	Coupon		3.02038

Excess Protection Level
3 Month Average 5.06%
March, 1997 5.90%
February, 1997 5.43%
January, 1997 3.86%

Seller Participation Amount

Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.43%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$1,000,000,000.00

\$3,239,523,725.50

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

### KEY PERFORMANCE FACTORS March 31, 1997

Expected B Maturity	06/16/03
Blended Coupon	5.6469%

Excess Protection Level
3 Month Average 5.03%
March, 1997 5.87%
February, 1997 5.40%
January, 1997 3.83%

Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.46%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$3,239,523,725.50

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

### KEY PERFORMANCE FACTORS March 31, 1997

Expected B Maturity	8/15/06
Blended Coupon	5.6703%

Excess Protection Level 3 Month Average 5.01% March, 1997 5.82% February, 1997 5.36% January, 1997 3.85%

Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.51%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$3,239,523,725.50

#### MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS MARCH, 1997

Expected B Maturity 09/17/01

Blended Coupon 5.6417%

Excess Protection Level 3 Month Average 5.08% March, 1997 5.88% February, 1997 5.38% January, 1997 3.98%

Investor Charge Offs 4.50%

Base Rate 7.48%

Over 35 Day Delinquency 4.55%

Seller's Interest 12.97%

Total Payment Rate 12.55%

Total Principal Balance \$ 24,979,151,243.99

Investor Participation Amount \$ 1,200,000,000.00

Seller Participation Amount \$ 3,239,523,725.50

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

### KEY PERFORMANCE FACTORS March 31, 1997

Expected B Maturity	10/15/03
Blended Coupon	5.6333%

Excess Protection Level
3 Month Average 5.04%
March, 1997 5.85%
February, 1997 5.40%
January, 1997 3.89%

Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.48%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$3,239,523,725.50

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

### KEY PERFORMANCE FACTORS March 31, 1997

Expected B Maturity	11/17/03
Blended Coupon	5.6193%

Excess Protection Level
3 Month Average 5.06%
March, 1997 5.87%
February, 1997 5.41%
January, 1997 3.90%

Cash Yield	17.84%
Investor Charge Offs	4.50%
Base Rate	7.46%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$24,979,151,243.99
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$3,239,523,725.50

#### MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-L

KEY PERFORMANCE FACTORS MARCH, 1997

Expected B Maturity 12/15/99

Blended Coupon 5.5777%

Excess Protection Level 3 Month Average 4.91% March, 1997 5.93% February, 1997 5.44% January, 1997 3.35%

Investor Participation Amount

Seller Participation Amount

54maary, 1997 5.556	
Cash Yield	17.86%
Investor Charge Offs	4.50%
Base Rate	7.42%
Over 35 Day Delinquency	4.55%
Seller's Interest	12.97%
Total Payment Rate	12.55%
Total Principal Balance	\$ 24,979,151,243.99

\$ 500,000,000.00

\$ 3,239,523,725.50

#### MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-M

KEY PERFORMANCE FACTORS MARCH, 1997

Expected B Maturity 12/15/06

Blended Coupon 5.6908%

Excess Protection Level 3 Month Average 4.84% March, 1997 5.83% February, 1997 5.34% January, 1997 3.35%

Cash	Yield		17.86%
casn	riera		17.80%

Investor Charge Offs 4.50%

Base Rate 7.53%

Over 35 Day Delinquency 4.55%

Seller's Interest 12.97%

Total Payment Rate 12.55%

Total Principal Balance \$ 24,979,151,243.99

Investor Participation Amount \$ 500,000,000.00

Seller Participation Amount \$ 3,239,523,725.50